THE OCTOBER SPECIAL NUMBER

THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dⁱ 1728 *by* Benj. Franklin

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The World's Meat Supply

By A. G. Leonard

McKinley in the Cabinet Room

By Hon. Charles Emory Smith

The Social Divers

A COMEDY IN COURSES

By Lloyd Osbourne

Letters from a Self-Made Merchant to His Son

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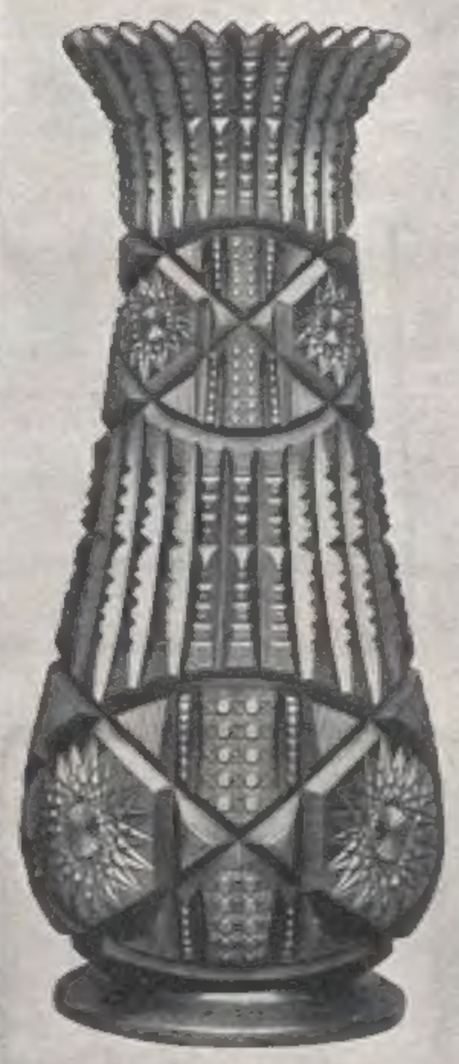

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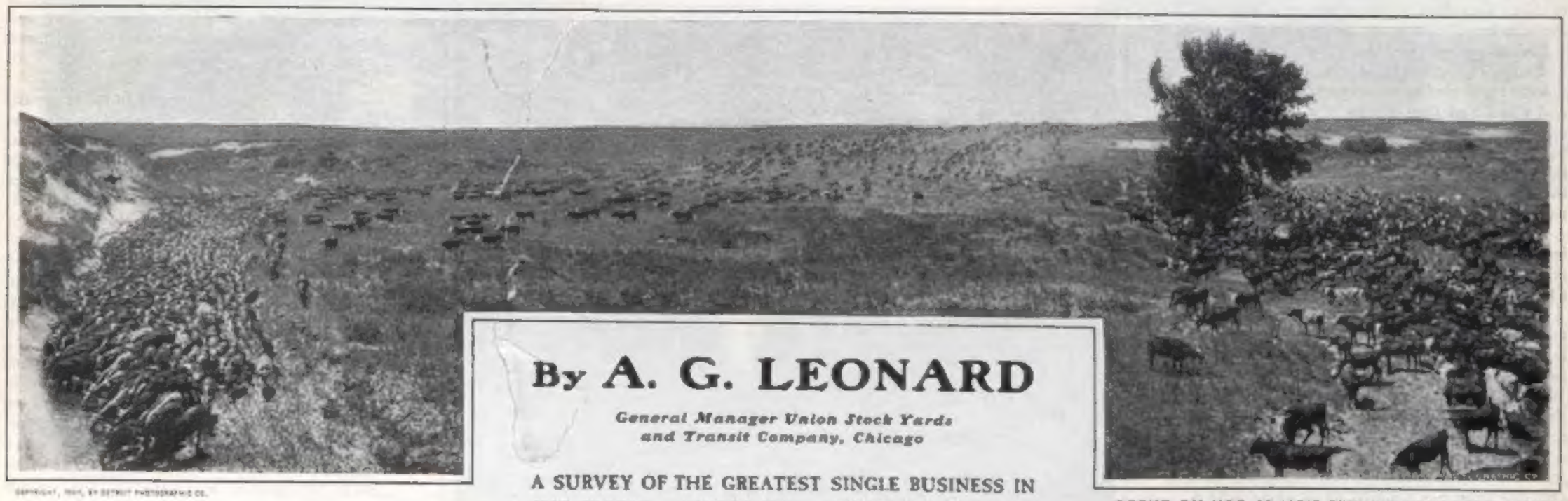
THE WORLD'S MEAT SUPPLY



SCENE ON MRS. ADAIR'S TWO-MILLION-ACRE RANCH

By A. G. LEONARD

General Manager Union Stock Yards and Transit Company, Chicago

A SURVEY OF THE GREATEST SINGLE BUSINESS IN THE WORLD. WHERE THE CATTLE ARE RAISED, WHERE SOLD, WHERE SHIPPED. THE FAMOUS CATTLE WOMAN. THE PASSING OF THE COWPUNCHER

AS THE work of supplying the world with meat makes the largest industry in existence, it is clearly impossible, in a single short article, comprehensively to cover the vast field of its operations. Instead of attempting to do this, even suggestively, I shall try to answer some of the questions most frequently asked by intelligent laymen who know little of the livestock and packing business, but desire to get a practical perspective of this monster industry, of its progress, its significance, its picturesqueness and the main problems with which it is now confronted.

"Where does most of the world's meat come from?" is a frequent and elemental question not often fairly or adequately answered.

The United States furnishes more than one-half the world's supply of swine, more than one-third its cattle, and nearly one-seventh its sheep.

There are in the civilized world to-day, approximately, 200,000,000 cattle, 450,000,000 sheep, and 125,000,000 swine, of which perhaps 25 per cent. of cattle, 45 per cent. of sheep, and 95 per cent. of hogs are annually available for food—making, respectively, about 50,000,000 cattle, 200,000,000 sheep, and 120,000,000 swine from the world's stock of primary food animals available for slaughter each year.

Of these the United States possessed, in 1900, as shown by the twelfth census: 69,438,758 cattle, 61,837,112 sheep, 64,694,222 swine. In other words, we furnish 34.72 per cent. of the world's cattle, 13.74 per cent. of its sheep, and 51.75 per cent. of its swine. A very careful estimate places the present value of all the domestic animals in the United States at fully $4,000,000,000.

Texas has more cattle within its borders than any other State. In 1900 it had 9,426,196, Iowa recorded 5,367,630, Kansas 4,491,078, Nebraska 3,176,243, and Illinois 3,104,010.

As all cattle, whether dairy cows or not (except the very few that become diseased or die by accident), are eventually turned into beef, practically all may be considered as beef cattle.

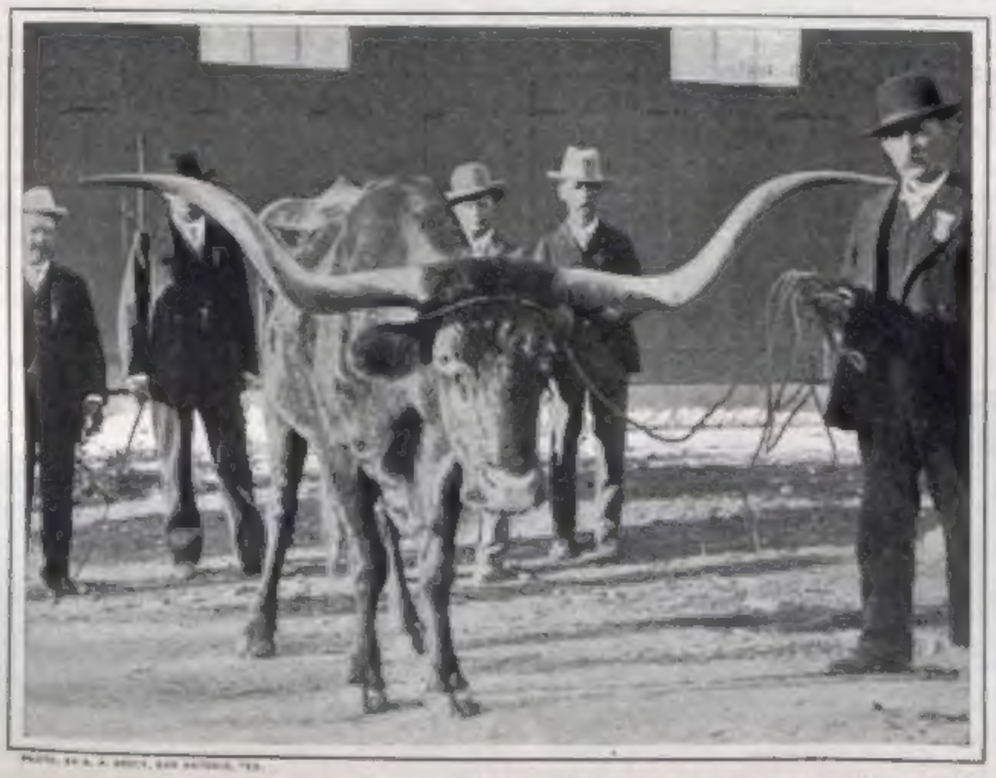
The quantity and value of the beef obtained, however, is quite another matter. The average value of all the cattle in Texas in 1900, according to the twelfth census, was $17.38, Iowa $26.50, Kansas $26.17, Nebraska $25.96, and Illinois $26.47. It is thus seen that the cattle of the other four States named averaged over 50 per cent. greater in value than those of Texas.

This is largely explained by the fact that Texas is mainly a breeding-ground for cattle, while the States of the corn belt constitute the principal feeding territory of the United States, taking the young cattle from Texas and other breeding domains and finishing them for market.

In sheep production Montana leads with 6,170,483, closely followed by Wyoming and New Mexico. Iowa heads the swine list with 9,723,791. Illinois, Missouri and Nebraska respectively rank next as pork producers.

It scarcely need be said that Chicago is the world's foremost livestock market. Its preëminence, however, is only to be understood by a brief comparison with its two main competitors and by the statement that many thousands of animals, merely passing through markets west of Chicago, are consigned to Chicago as their final destination, while thousands of carloads annually are purchased by packers and speculators at those markets and forwarded to Chicago for slaughter, which is the market of final disposal for a large share of the receipts at other livestock markets. The quality and value of animals are highest also at Chicago.

In 1901 the receipts of cattle at the three great markets were: Chicago 3,213,220, Kansas City 2,126,575, Omaha 818,003. Of swine Chicago received 8,900,494, Kansas City 3,716,404, Omaha 2,414,052. Chicago led with 4,044,095 sheep, followed by Omaha with 1,314,841, and Kansas City with 980,078.



TEXAS LONGHORN—THE OLD-STYLE STEER

Packing, which had begun in 1832, could not flourish save where the supply of animals was steady and the market offered the opportunity for the packer to secure every day creatures enough of his particular kind to keep his plant in operation. Thus came into being the Union Stock Yards and Transit Company, which has been aptly described as the first well-defined example of the modern movement of centralization effecting great economy through systematization and specialization of labor.

This organization and similar ones in other cities do the receiving, weighing, feeding, watering and delivering to the buyer; the independent plants, which are practically tenants of the Yards, do the slaughtering, refrigerating, manufacturing, curing, storing and shipping. The business done at the Chicago Union Stock Yards is the largest single business in the world, and the entire industry has more than 45,000 employees and does an annual business of more than $500,000,000.

Meantime great changes have taken place on the range. In fact, the old-time open range is rapidly disappearing, with its immense herds of cattle held by few owners, and is being replaced by fenced ranches and farms on which are grazed and fed cattle in smaller herds. It has been found more profitable to take good care of stock on the range, and feed it during the storms of winter, than suffer heavy annual losses by freezing and starvation resulting from the old methods of handling. Irrigation has also helped materially to bring about this change. Almost the only extensive tracts of free open range now remaining are to be found in South Dakota, Montana, North Dakota, and parts of Wyoming and Colorado.

When the cattleman speaks of having his ranch cut up into pastures the statement is likely to be misleading to the layman who is not familiar with the size of the Western pasture. Many a ranch pasture contains 100,000 acres. Probably the largest ranch in America is owned by the organization commonly called The Capitol Syndicate. It is in the rich grazing country of Texas and comprises 3,000,000 acres of land. Altogether the largest ranch held by an individual owner is the property of a woman. It is more than 2,000,000 acres in extent and is the property of Mrs. Adair, of Paloduro, Texas, whose "J. A." brand is famous for its quality as well as its numbers. Mrs. Adair's stock is known for the excellence of its breeding, and all her methods are progressive. The "J. A." cattle are shipped north to be "finished" in the corn belt.

Ranking next to Mrs. Adair as "Cattle Queens" must be mentioned Mrs. King, of Corpus Christi, and Mrs. Whitman, of the Pan Handle. These complete the famous Texas trio of women ranch owners, and it is doubtful if any man in America is entitled to outrank the least of them in the extent of individual holdings. Mrs. Adair's cattle probably number 100,000 head, and those of Mrs. King and Mrs. Whitman are not far short of that figure.

Perhaps Col. C. C. Slaughter, of the "Lazy S" brand, may be granted first place among men as an individual ranch owner; there are many others whose acres and herds are almost as extensive.

Recently a prominent stockman, asked to name some man entitled to be called the "King of Cowboys," replied:

"In the old days John Chisholm; of those now living 'Sug' Robertson is as fairly entitled to that distinction as any man who can throw a rope."

Both these men had their training in Texas and were cattlemen by instinct.

Robertson was born in the Lone Star State and was lifted into the saddle when he was too small to mount a cow pony. When ten years old he could cut out a stray from a bunch of steers, and do almost anything that the life of the range demanded that did not require the weight and strength of a man.

Nothing can better illustrate the peculiar intuition which is bred in a practical cattleman than a story which he tells of John Chisholm.

"The Old Flat Top Ranch was right on the main trail," said Mr. Robertson, "and it was my job to cut out any of our cattle that happened to get mixed up with passing herds. We didn't accuse any one of stealing, but in those days our young stock had a powerful tendency to stray.

"Whenever a string of cattle came along I rode with them until they were off our range. One day John S. Chisholm came along with a big bunch, moving northward. Although he was looked up to as the leader of the Texas cattlemen, it was my duty to ride with him to the edge of our range the same as if he wasn't known at Old Flat Top. I went forward with him, while Adams, his foreman, followed with another bunch of 3000. For two or three days Adams would come riding up to Chisholm and report a bad stampede in the night; said he hadn't allowed a man to dismount near the herd; that there'd been no queer sounds, no shaking of saddles, no sudden appearance of any small animal—nothing of the usual kind by which to account for the stampede.

"Several steers had been killed and the whole bunch was getting demoralized, so Chisholm said he'd go back and look at the cattle—and told me to come along and look for strays at the same time. He rode into that bunch of 3000 steers and kept moving until he had taken a passing glimpse of most of them. Suddenly he stopped and called Adams.

"Pointing to an ornery, narrow-faced specimen, he said: 'Cut that steer out, run him down by the creek and shoot him. When he's out of the way I guess you won't have any more stampedes.'

"Well, I stayed with that bunch of cattle just as long as I could to see what would happen. There wasn't the slightest disturbance in the herd, for Chisholm had picked the one mischief-maker out of 3000 honest steers. There have been plenty of good cattlemen since John Chisholm stopped riding, but none that understood cattle and could read their characters as he did. It's a gift, and he had it to a remarkable degree."

Only a very few years ago a cowboy would have scorned to do any work outside the saddle. Now, especially in the Northern country, your typical cowboy is a jack-of-all-trades and is prepared to do almost any odd job about the ranch in order to retain his place and continue to draw his $35 or $40 a month—the average wage of a white "cowpuncher." Mexicans receive a little lower pay.

Of all the ranchmen the sheep herder is held to be the humbliest, and certainly his life is the loneliest. One herder on a Southwestern sheep ranch owned by a friend of the writer did not return to the ranch house for a period of two years. His supplies were sent to him by those who knew the course of his wanderings. While only a Mexican would do this, the Northern herders live lives of oppressive isolation. Their dogs are their closest and choicest companions, and display marvelous intelligence.

THE THOROUGHBRED ARISTOCRAT WHO RUNS TO MEAT INSTEAD OF HORNS

Hundreds of tales of the devotion and intelligence of these remarkable animals are brought to the stock yards by incoming herders. One of the latest I have heard was told by J. J. Crawford, from Hailey, Idaho. In driving a very large drove to the cars, for shipment, he missed his faithful dog Nipper. A hurried survey of the situation showed that all the men and apparently all the sheep of the outfit were in sight, and it was concluded that the dog would enter appearance in due time. Failing to do so, after the drove was disposed of the owner took the back trail and found the dog with a small bunch of strays. He had guarded the sheep for two days without food.

Because cattle will not graze where sheep have fed there is bitter and unceasing warfare between the cattlemen and the sheepmen. Scores of human lives and hundreds of animals have been sacrificed in this feud, and will continue to be until the National Government steps in and enforces a permanent, fair and satisfactory adjustment of the differences now existing between the fiercely opposing interests. This is one of the serious problems now confronting the meat industry of America.

Among cowboys and sheep herders there is no organization whatever; but the men who breed, feed and market livestock have Local, State and National organizations. The National Association contains 160 local organizations representing $2,000,000,000 of live property. Then each of the beef breeds has a national pure-bred record association, whose official register shows the complete pedigree of each animal recorded.

Each great cattle district has its association named after the principal State in its territory: as The Texas, The Colorado, The Montana and The Dakota Associations. These organizations maintain at the Chicago and other stock yards corps of "brand inspectors"—practical cowboys who "cut out" from a bunch of range cattle any creature having an odd brand. Each animal thus marked is separately weighed and accounted for, and the inspector remits for it to his association, which credits the sum to the owner of the brand. Some of these inspectors carry in mind the identity of several thousands of brands.

There is a constant strife on the part of all livestock organizations to enhance the quality of animals. This is indicated by the fact that a cattleman recently paid $9500 for a Hereford bull; another $6000 for a Shorthorn cow, and many others have given $5000 each for pure-bred bulls. The day of the old-style Texas longhorn is past on the range, and he is being supplanted by the thoroughbred aristocrat who "runs to meat instead of horns."

Inspired by fresh triumphs in trade expansion, the pushing American asks for a glimpse of our foreign trade in this industry, its prospects and its problems. The figures which reveal this situation are dull only to the eyes of those who have neither patriotism nor selfish interests involved to give them zest.

The total value of the exports of all animals and animal products from the United States in 1900 was $271,826,854. Of this the United Kingdom took $163,821,666 worth, or over 60 per cent. Of meat animals and meats alone Great Britain took 65 per cent., Germany less than 9 per cent., France less than 1½ per cent. While Great Britain is already our best customer it is to her that we look for our largest gains in the near future.

Altogether the biggest problem now before the meat industry of America is: How to make the most of a coming surplus. High prices have always stimulated production to the point of surplus in this as in other industries, and the only way to escape the fall of prices incident to overproduction is to expand the market so that there shall be no surplus, and that means expansion of our foreign markets.

This is being done with all the push and resourcefulness of the typical American whose "commercial invasion" of the Old World has made recent history. But this individual effort needs the kind of assistance that the Federal Government alone can give. Therefore I conclude that perhaps the greatest boon, of a legislative kind, which the meat industry of America can ask is the creation by Congress of a Department of Commerce; the sending of the agents of that Department to every country to "spy out the land," to find what kind of goods each people wants, and how such goods should be packed to meet the traditions, tastes and necessities of those for whose use they are designed. Naturally these commercial agents would collect authentic information of utmost value to trade in general and to Congress and the State Department in forming sound measures of reciprocity which shall be reciprocal in fact as well as in name. These agents should be keen men of trade with a "nose for opportunity" and a devotion to duty. Their tenure of service should be independent of political change of administration and their promotion should depend upon the efficiency of their service. Every German Consul, it is charged, is a "drummer" for German trade. When this may be said of the agents of the (prospective) United States Department of Commerce, when the agents overrun foreign lands and faithfully push for a larger market for American goods, there will be no surplus of American meats, no matter how rapid the increase of production.

COWBOYS TAKING A CHUCK-WAGON DINNER

THE PRESIDENT'S HOME

THE PRESIDENT'S WORKROOM

By A. Maurice Low

THE PRESIDENT IS FOND OF OYSTER BAY BECAUSE HE DOES NOT HAVE TO LIVE "IN HIS NEIGHBOR'S POCKET." HOW HIS HOUSE EXPRESSES HIS PERSONALITY

THE STUDY AND LIBRARY

"SAGAMORE HILL"

THE head of the stairs leading from the first to the second floor of President Roosevelt's house at Sagamore Hill, Oyster Bay, is a breast-high lattice gate, exactly the same kind of gate that may be found in thousands of houses throughout this country. How many mothers have watched with a joyful emotion too deep for words the carpenter as he put up this gate, for it has been the visible sign that her baby was old enough to walk and needed a barrier to prevent him from making a too unconventional acquaintance with the great outside world. Perhaps this gate tells you better than anything else what kind of a house it is in which the President lives; perhaps, in a word, it shows you what the President's home life is.

Sagamore Hill is not merely the residence of the President. It is more than that. It is his home. It is a home in which there are young children; a home in which very much thought is given to the children; in which the children are no small element of that home life. They are not hidden from sight or put on parade. But they are part, a very large part, of all that happens there. The President has six children, they have eleven cousins who constitute part of the Oyster Bay colony, some of whom are always at Sagamore Hill. Sometimes there is a gathering of the clans, and then there are seventeen Roosevelts of all sizes and ages gathered on the grounds of Sagamore Hill. "And that means a good many children," the President says reminiscently, as if picturing the rather lively times that follow a family gathering.

How Mr. Roosevelt Spends His Summers

Outdoor life appeals to the President; there is probably no form of outdoor life that he does not enjoy, but it must always be something that calls for action on his part. He rides and rows and swims, and finds as keen a delight in swinging a woodsman's ax as did Mr. Gladstone. Sometimes he spends the best part of the day with the children picnicking; at other times his afternoons are spent in riding or rowing. He is fond of rowing—he says he is—and he shows his hands in proof of it. At the base of the fingers are blisters and callous spots that are the evidence that the President when he rows does it with the same thoroughness that distinguishes him in everything else that he undertakes. One reason why he likes rowing is that he can take Mrs. Roosevelt off on a little excursion without fatiguing her. One of the most charming things about the President's private life is his extreme "chummyness" with Mrs. Roosevelt. They are companions in the best sense of the word, and nothing so much delights the President as to go off with her as his only companion.

On the lawn back of the house is a hurdle over which the President exercises his horse, and a little farther off is a field inclosed by a rail fence, one of the top rails of which is missing. "I knocked that off in jumping the other day," says the President, and then he mentions the fact that a great many exaggerated statements have been made about his riding and shooting. "I am not a bronco buster," he says. "I never was. When I was on the ranch there were horses I never dared to ride, although I ride as well as the average man who rides for pleasure; and I have been four times thrown and had bones broken. It is the same with my shooting. To the men who never handle a rifle or a pistol my shooting is perhaps very wonderful, but I am not in the same class with a professional."

The President's great love for Nature and outdoor life reveals itself in all that he does and says. One reason why Sagamore Hill has such a great charm for him, apart from its associations and the fact that it is his home, is that, to use his own expression, "he doesn't live in his neighbor's pocket." There is no other house in sight. The children can run about barefoot, they can do what they please, and there are no neighbors to object or criticise. There is an open space all around the house, so that it is always bathed in plenty of light and air and sunshine; behind it are great trees, oak and chestnut and hickory. In the background lie the Sound, the Bay and the opposite Connecticut shore—a setting full of color for a panorama which is always full of motion, for Sound and Bay are dotted with boats, and even on a day when not a breath of air stirs the craft thrill like sentient things. The President never tires of the view.

As the President walks about the grounds, pointing out the beauty of the scene or a field of waving corn—and he is enough of an amateur farmer to take some pride in his crops—or stops to fondle a puppy which has to be tied up because, puppylike, he insists on eating things which are not good for his infantile internal economy, or takes a look at Archie's pets, the conversation turns on children. Any one who has read The American Boy, one of the essays in the President's Strenuous Life, and remembers what he has written there: "A healthy-minded boy should feel hearty contempt for the coward, and even more hearty indignation for the boy who bullies girls or small boys, or tortures animals. One prime reason for abhorring cowards is because every good boy should have it in him to thrash the objectionable boy as need arises"—is not surprised to hear the President say: "I don't know which I abhor most, for a child to be cruel or a coward. I want my children to be fearless with the strong and timid with the weak." The code that the President has always preached he has always practiced and taught his children.

One of the President's amusements when he has no playmate, when Mrs. Roosevelt perhaps has callers and the children are attending to their own affairs, is to cut down trees. Remembering how keenly devoted Mr. Gladstone was to swinging the ax when he wanted to forget the cares of state, I was naturally curious to know wherein lay its peculiar fascination, and so I asked the President what the attraction was about felling trees. "It is rather difficult to explain," the President said, "except on the theory that all outer life appeals to me. Then there is the rhythmic motion, the sound of the ax eating into the heart of the tree, the flying splinters, the feeling of satisfaction that comes from bringing every muscle into play, the invigorating smell of the wood, and—crash, as the tree goes toppling over."

At Oyster Bay the President walks a good deal, but not so much as in Washington, because in Washington his only forms of exercise are walking and riding, while at Sagamore Hill there is more variety. Not far from Sagamore Hill is a place known as Cooper's Bluff, and the President and his boys frequently climb the bluff when they are feeling unusually spirited. To reach the top of the knoll one has to climb through sand into which the feet sink deep, and the exercise, the President remarks, is as good as a sharp turn with the boxing-gloves.

A Glimpse of Sagamore Hill

Mr. Roosevelt's house, its interior, is exactly what one would imagine it to be. The exterior creates the impression of genuine comfort, of a place in which people live and not merely spend a fragment of their lives, and the interior shows at a glance the purpose of the place and bears the marked individuality of its distinguished owner. To begin with, it is the President's only house, his home. His parents came to Oyster Bay many years ago, and the President has been living there for the past twenty years, summer and winter. The wide reception hall is full of trophies of the chase that have fallen before the President's rifle. There is a skin of a mountain lion that the President shot on his celebrated Colorado trip of a year ago; there is the head of a magnificent antelope, there are the branching antlers of a noble elk. The slouch hat that the President wore in the Cuban campaign as the colonel of the Rough Riders, his revolver and his sword, hang on the horns of a deer. You pass into the library, which this summer has been cabinet-room, reception-room and office, and here again you notice the individuality of its master.

"Mightiest among the mighty dead loom the three great figures of Washington, Lincoln and Grant," were the words the President used in a speech on Grant delivered a couple of years ago, and therefore one is not surprised to see the faces of these mighty dead on the wall or to have the President call your attention to them. Nor are you surprised to see a Mauser from San Juan Hill; a trophy sent to him from some of his Rough Riders in the Philippines; a curiously carved stick presented to him by some of the Boer Generals, a dozen other striking and quaint things, each of which is valuable because of its association. The President says he wants the house to have distinctive memories for his children; he wants them to remember it when in after years they go out into the world. It is quite certain that Sagamore Hill will always be to the Roosevelt children the one spot that will be quite different to them from any other. No matter what houses they may build for themselves, Sagamore Hill will hold in their memories an affection that can never be effaced.

The library is full of books, but that is not peculiar to the library. In Sagamore Hill one feels himself to be in an atmosphere of books, and you find them not only downstairs, but you see that they have overflowed into the rooms above. There is scarcely a room that has not its bookcase. Some of the books are of extreme value, but that is their least consideration to the President. He cares little for first editions or bindings; his books are for use and not merely for show.

The President's Fondness for Books

There is a corner room in the upper part of the house in which the President keeps his guns and from which he can obtain a glorious view of the country about him, and Nature appeals to the President as she does to the poet or the painter. On one side of this room is a case with the President's guns, on the other a case with some very rare books. I ventured to suggest to the President that if it came to a question of finding more room for books or guns he might find it difficult to decide. But the answer was immediate and to the point, and left no doubt where the President's affections are centred. "I love books; yes, even before horses and guns I place books," he said.

In one of the President's essays, "The Latitude and Longitude Among Reformers," he has said: "Mere beating the air, mere visionary adherence to a nebulous and possibly highly undesirable ideal, is utterly worthless. The cloistered virtue which timidly shrinks from all contact with the rough world of actual life, and the uneasy, self-conscious vanity which misnames itself virtue, and which declines to coöperate with whatever does not adapt itself to its own fantastic standard, are rather worse than valueless, because they tend to rob the forces of good elements on which they ought to be able to count in the ceaseless contest with the forces of evil."

I like to think of that paragraph in connection with the President at Sagamore Hill. It is the President's code. You know that *he* does not beat the air; you know that there is nothing visionary about *him*; you know, on the contrary, that *he* is intensely practical; that *he* does not shrink from contact with the rough world. It is good to know that the Presidency has not changed this man; that his children and his home are as dear to him now as they were when he was less famous; that the glamor of the White House has not altered this simple, honest, rugged, straightforward nature. As he gives you a warm clasp of the hand and stands on the porch speeding the parting guest, like any other country gentleman seeing a city visitor leave; as you drive back to Oyster Bay and hear the village livery-stable keeper talk of "Teddy," using the diminutive not with disrespect but with intense affection, as you listen to him while he talks of the President and tells you that he has known the President for twenty years and how he greeted him the last time he drove a visitor to Sagamore Hill, you are unconsciously prouder of the virtues of a democracy, and of that democracy's President.

THE SOCIAL DIVERS—A Comedy in Courses

By Lloyd Osbourne

I WAS afraid I was going to draw a blank again," I observed to Miss Sentian as we settled into our places and looked about Mrs. Newlands' long table.

"Meaning, of course, that I'm a prize," said my partner.

"I am not the only one that thinks you that," I said.

"Are you a prize, too?" she asked.

"Modesty forbids me to say," I returned.

"It's strange we've been here two whole days," she said, "and yet you and I have never got beyond an introduction and six words about the weather."

"Twenty is almost too many for a house-party," I explained. "One cannot work out one's affinities when there are more than a dozen."

"Perhaps in this case one didn't try," she remarked.

"How could I," I said, "with you always surrounded by admirers?"

"You wouldn't call three a crowd," she said.

"I hated to be a fourth," I returned.

"If I were a man," said Miss Sentian, "I'd always be first everywhere. Especially if I were a man like you, you know—big and all that—and strong enough to knock the other three men's heads together."

"That would be such bad form," I said.

"I hardly meant it literally," she remarked.

"Besides," I went on, "you have such a charming air of disdain—as though you looked through people at the wall-paper opposite—and didn't think much of either—that faint hearts like me, you know, leave the fair ladies for somebody else. I don't forget how you gazed at me when I remarked it was mild for the time of year!"

"After such a commonplace as that," she said, "you blame me for giving you—what is it that prize-fighters call it?—a biff in the eye, you know."

"Biffs are discouraging," I said.

"You're too striking a looking man to talk commonplaces," she went on.

"And yet it's commonplaces that make the whole world kin," I observed. "And it's almost original nowadays not to be clever—with people like us, you know. It gives me the pip when all these little smarties begin to get clever; fire off their little crackers; pay for their keep, you know; make epigrams and turn intellectual somersaults."

"What is the pip?" asked Miss Sentian, as a waiter momentarily divided us with terrapin.

"When I feel the way you look," I said.

"Am I really so disdainful?" she asked.

"You are the personification of caste," I said, "of affluence, of almost insolent social power and distinction. It makes the poor and lowly grind their teeth and feel in their pockets for a bomb!"

"It seems to me you're firing off a little cracker yourself," she said.

"Well, it's my last one," I returned. "Besides, of course, it is possible I may be all wrong."

"Yes, you are all wrong," she said.

"Every human being is an enigma," I remarked.

"Ah," she returned, "let's come back to commonplaces; to the parrotry of intercourse. You say 'Pretty Polly' and scream, and I'll say 'Give me a cracker—give me a cracker—give me a cracker,' till you can't hear yourself think. You ask me who's my favorite author and I'll praise your lovely pictures. We're tied together for at least an hour, but what's an hour to two experienced parrots like us?"

"Oh, you don't have to give me the whole hour," I said. "There's rather a remarkable parrot on the other side of you—a parrot who crossed Borneo—once get him screaming and he'll never stop. I don't want to boom myself, but really I think you'd make a mistake to abandon me."

"You're cross because you weren't given that little heliotrope thing to take in to dinner," said Miss Sentian.

"And you're cross because you didn't get your foreign friend over there," I said. "The count fellow—Delaski—isn't that his name? The swaggerest cockatoo in the bunch!"

"I could make you do very nicely if you'd let me," said Miss Sentian. "The trouble is you are so accustomed to be petted and cooed to—the women are all crazy about you, you know—that when I won't pet and won't coo you begin to turn sulky and call names."

"You mean we are both of us spoiled," I said. "You are a beautiful heiress——"

"And you are a famous painter!" she interrupted.

"And now the two spoiled brats want to tear out each other's eyes," I said. "I admit it. I don't defend myself. Life is short and I love praise and love admiration. I'd walk a mile to get a pretty woman to hold my hand."

"You wouldn't have to go so far for the little helio——!" she began.

"Oh, you mustn't!" I cried out.

"I don't mind being cut out by a raving beauty," continued Miss Sentian in an unmoved tone. "At least—not *much*, you know—but to think I could be preferred, by a person who ought to have some discrimination—— Well, if you won't let me go on I'll talk to the next parrot. Good-by, Mr. Clayton!"

"No, no," I cried. "Not yet, please. Give me one more chance. I'll try and be a better parrot!"

She looked back at me again. "Mr. Clayton," she said, "suppose we make a tremendous effort to try and seem happy together even if we're not. Don't let us openly betray our incompatibility. Don't let the other parrots see that we are mismated!"

"Oh, but I am happy," I said.

"You say that in the tone of a man who persists that he can be happy anywhere," she observed. "A friend of mine used to say, 'Give me a book and a pipe and the deck of my yacht and my own thoughts for company, and the world may go hang.' It's often the formula for a broken heart."

"He must have been a horrid parrot to say that to you," I said.

"Well, I had refused him twice, you know," said Miss Sentian, "and I suppose, just for the moment, the poor fellow was all broken up."

"He got over it, I dare say," I said.

"Oh, he started off around the world in his yacht," she returned. "It was awfully affecting—our good-by—in the big, gloomy cabin, you know, he in is sea clothes and looking, oh, so handsome and despairing, and my chaperon, away off in the dark, crying into her handkerchief, and the sailors falling over one another on deck and pulling sails! One hug would have settled me then and there!"

"But he sailed without it?" I said.

"He brought up at Florida," she continued, "and fired off one last pitiful cable—'It rests with you whether I go or stay'—but as it turned out it rested with somebody entirely different, for he never got beyond that big hotel down there, and came home by train—married!"

"And lived happily ever afterward," I remarked cynically.

"He would if she'd let him," she said.

"It was a pity about that hug," I observed.

"Love is like war," she said; "when you've got the enemy to run you must jump in and cut them up. If you don't, they get rested and come back and fight you."

"I'll make a note of it," I said.

"How do you know I'm not running now?" she asked mockingly.

"From him or from me?" I asked, indicating the count opposite.

"You're so like dear old Hildebrand yourself," she remarked, evading the question.

"It was dear old Hildebrand, I suppose, who brought romance into such disrepute?" I said.

"He wasn't clever at all," she said reflectively, "but he had noble shoulders and was so good to his mother."

"Poor Hildebrand," I said.

"Perhaps, after all, he was luckier not to get me," she said.

"Please don't get humble," I said as she breathed a little sigh of recollection.

"Why shouldn't I if I want to?" she asked.

"Because I'd feel bound to get humble, too," I replied, "and the only sensation equal to it is to have your year's picture refused at the Salon. I like to think well of myself; I'm perfectly miserable if I don't; I insist on regarding myself as the most brilliant, the most charming, the most accomplished, the best-bred man and the best everything—at the whole table, you know!"

"Do you find it very hard?" she asked.

"I must confess it comes rather easy," I said. "Perhaps it's the constant practice; the long years I've been at it, you know; the determination of a resolute nature."

"I believe you're horribly conceited," she said.

"I try to be," I said. "If you don't believe in yourself, who will?"

"Everybody says you're conceited," she said.

"I am gratified to hear it," I said.

"After all, why shouldn't you be conceited?" she said. "Even as it is you've made your list far too short."

"What list?" I asked.

"Oh, of all your good points," she replied.

"For Heaven's sake, tell me any more that may occur to you!" I exclaimed.

"Well, for one thing," she went on, "you are what I'd call tormentingly good-looking—the kind of good looks that grow on a girl, you know. You arrest attention from the very start and then go on keeping it!"

"If you had told me that with the soup where mightn't we have been now!" I cried.

"And then, you know," she went on, "you really and truly can paint."

"That's the only thing I'm doubtful about," I said.

"Nobody else is," she returned sweetly. "You are a great artist and you're going to be a greater."

I shook my head.

"I have no illusions about my art," I said. "I know to a hair where I stand. I've caught the fashion. I sell my pictures. A number of people have been good-natured enough to advertise me broadcast. But there are better men than I starving in garrets, men whom I envy, men whom it shames me to look in the face. My vogue I owe to my tongue; my sales to my manners; my popularity to my seat in the saddle and to my skill in pleasing—well—women of means like yourself."

"You make me wonder," said Miss Sentian, "whether the person within you, the person you don't show, the person you do your best to hide—isn't ever so much better worth knowing than the sleek, prosperous, smiling, dancing, riding, flirting—society painter!"

"Possibly he is," I replied. "But he's a moody dog; he isn't always ready to wag his tail to order; I dare say his glum face would frighten you."

"With a word you put me back with all the others," she broke out. "You tell me again—for the second or third time—that I am too commonplace to—to make Fido's acquaintance," she added.

"I never said you were commonplace!"

"You did!"

"You call yourself that," I said, "and if I don't say no like lightning, you blame it on me!"

"You don't say no with enough conviction," she said.

"No!" I cried, so loudly indeed that several turned and glanced at me. "Is that better?" I asked her.

"I want Fido to say no, too," she said.

"No!" I cried again, this time for Fido.

"It's just what you were saying," said Miss Sentian. "I mean that nobody in the world is really commonplace if you get to know them well enough."

"You mean that everybody has an inner dog," I said. "Try the explorer next you. Let's experiment."

"Why do you want to get rid of me just when I'm getting interested in you?" she asked.

"It is foolish, isn't it?" I said. "No, I don't want to lose you. I'm interested, too."

"I often think," began Miss Sentian, "when I'm riding with a person or sitting next a person at dinner, you know——"

"Well, go on," I said as she paused. "You often think—think what?"

"How wonderful it would be," she went on, "if, instead of ordinary chatter and gossip and inane compliments about your eyes being like stars and all that kind of thing—if we could drop our masks, our conventionalities, the whole miserable little ping-pong of ordinary intercourse, and be our true selves for one single minute——"

"Still harping on Fido," I remarked.

"Exactly," she said, taking me up with unexpected seriousness; "not that I mean that the other isn't our true self also—in a way, you know—but I'd like to get right down into the vital things. What an hour you and I could have, for instance—what an hour to remember all our lives (for, of course, it's important to choose the right person, and that's why I say you and I)—if we really could be quite frank!"

"Why not have our memorable little hour, then?" I said.

"Oh, you're laughing at me," she protested.

"No, indeed," I exclaimed. "I'd love to take a header into those unknown depths and come up, blowing like a nigger boy alongside a mail-boat, with my hands full of strange shells and wonderful seaweeds, and bits of old wreckage, and old gold cups that had drifted out of galleys on the sandy floor of your earth!"

"You've said old twice," she remarked. "I am only twenty-two, though people often take me for twenty-five!"

"I meant figuratively, of course," I said.

"Who'll be the first to dive?" she said.

"Oh, ladies first," I said.

She made a little *moue* of annoyance. "You insist on being conventional even in unconventionality," she protested. "You'll be saying pretty things about the seaweed. You'll be turning phrases on the old gold cups. We might as well not dive at all!"

"But suppose there are skeletons," I said, "and octopuses with suckers around dead hopes, and lost illusions, and sodden fragments of what once were other people's hearts, and old tin cans——"

"If I couldn't offer you a better dive than that," she said, "I wouldn't invite you! Old tin cans—horrible!"

"Well, you started the game," I said. "I was only venturing to point out where it might lead to."

"You must answer every question I ask you," she said. "Answer it frankly, honestly, hope-you-may-die, you know, as children say."

"Question for question," I said.

"Oh, that's understood," she went on. "If you're going to put yourself in my power, it's only fair for me to put myself in yours!"

"This diving makes me shiver," I exclaimed.

"That's what will make it so exciting," she said. "There'll be moments when we'll hold our breath in terror. It's the danger, you know, that gives the spice to every fine sport, the unexpected happening when you're the least prepared for it, the tiger springing at you just when you're going to drink a glass of sherry!"

"Man's the biggest game of all," I said. "I don't need you to tell me that. Let me pull myself together. My affairs are in order, my will's made. Begin!"

"Now, about that little heliotrope thing——," began Miss Sentian.

"Oh, I say," I protested. "No names, you know. We mustn't give away anybody else."

"Why do you say that about her?" she demanded.

"I didn't mean her in particular," I said. "Oh, just anybody, you know. We mustn't dive under the table."

"Of course we'll be guarded," said Miss Sentian. "I wasn't going to ask you whether you kissed her last night in the palm-house."

"Better not," I said.

"Then you did kiss her?" she remarked.

"I did not," I said emphatically, "and what's more, Miss Sentian, if you will pardon me for saying it, I think such insinuations about a third person——" I broke off abruptly.

"You're getting quite red about it," said Miss Sentian. "Well, then, you didn't kiss her. At least you won't kiss and tell. What do I care whether you did or not, anyway!"

"Dive and be done with it," I said.

"Are you in love with her?" asked Miss Sentian.

"Her? Who?" I asked.

"The little helio——?"

"'Pon my soul—really——!"

"Or is it just a country-house flirtation?"

"Can't a man be ten minutes with a girl without causing everybody——?"

"Or is she making a dead set at you—and you, half flattered, half afraid, are in two minds whether to run or stay?"

"I won't let you say another word against Miss de Forrest," I said. "I wouldn't be half a man if I sat here and permitted you to go on!"

"You mustn't bother me when I'm diving," said Miss Sentian, quite unabashed.

"I call this stabbing," I said.

"Everything goes under the sea," she said.

"It would be a pity if you rose to the surface a corpse," I said.

"With black and blue marks round my neck," said she. "Yes, it would, wouldn't it?"

"With a lock of another woman's hair in your hand," I added.

"So you know it comes off," she said. "I had suspected it."

"You are intolerable!"

"If you get cross now you'll miss your own dive!"

"No, I won't," I said. "I'm going to ask you questions that'll make you wish you had never been born!"

"You'd make an awful mistake to marry a girl like that," said Miss Sentian. "Think of having breakfast with her every day! Think of that shattering little laugh ringing forever in your ears!"

— OUR HANDS, ALREADY ALMOST TOUCHING AS THEY WERE, MET AND CLASPED IN THE DARK

"It's a bubbling little laugh," I said, "and so girlish and gay that it makes me feel like a boy again to listen to it."

"You think that now," said Miss Sentian with a gentle inflection on the last word.

"Besides," I said, "I am not likely to hear it as often as you mention."

"You can if you want to," she said. "Ask her and see."

"Did she tell you?" I said ironically.

"I can't help having eyes," said Miss Sentian. "She's watching you now like a cat. A woman can see when a man's blind. . . . Tell me, are you in love with her?"

"No," I said.

"Then don't you think it's foolish to kite after her and act as though you were?" said Miss Sentian.

"How long is your dive going to last?" I inquired.

"But, on your honor—truly now, Mr. Clayton—is there nothing between you?"

"Only a table," I said.

"No understanding?"

"No!"

"And you're not in love with anybody else?"

"Oh, come," I exclaimed. "That doesn't follow!"

"But are you?" she persisted.

"I don't know," I said.

"A man ought to know his own mind," she said.

"But, you see, this man doesn't," I returned.

"You mean you love about six and don't know which to choose?"

"Sixteen," I said.

"Was that before you met me?" she asked.

"Oh, seventeen with you," I said.

"Now you can dive," she said. "Only remember I am a woman—be magnanimous——! You wouldn't hurt a woman, would you?"

"This Paul Delaski?" I began.

"Oh, no names!" she cried. "You said yourself, no names!"

"You took your pound of flesh and now I'm going to take mine," I said. "I want to know about this Delaski."

"What do you want to know?" she asked.

"Everything you know," I said. "You and he have been inseparable for two days; he makes no secret of hiding his aristocratic preference. He won't ride; he won't shoot; he won't play ping-pong; he eludes billiards; he even smokes with reluctance—so that he may be all day at your feet."

"A very good place for him to be," observed Miss Sentian.

"I'm not saying it isn't," I said. "It's a very nice place for anybody—such little feet, too,—but a diver, you know, with the privilege of asking why—asks why, in fact!"

"Aren't you talking in almost too fine shades?" asked my companion.

"I don't want to be blunt," I explained. "I've never dived before, you know—if the shades are too fine you might help a fellow."

"The fellow is quite able to help himself out," she said.

"Do you care for him?" I asked.

"That means so much—or so little," she returned.

"Love him, I mean?"

She looked at me helplessly.

"I don't know," she said. "Truly, Mr. Clayton, I don't know!"

"You'd better know pretty soon," I said, "to judge from the appearance of things."

"It would be so lovely to be a countess," she said.

"Oh, I thought you were above that," I said.

"Well, I do like him, too," she said. "He's the last of his noble line, you know, and has strongholds in the heart of his hereditary mountains. It's all too delicious for anything! With drawbridges, you know, and places to pour melted lead on the heads of besiegers, and an idolizing peasantry who would cut you to pieces if you said Boo—I mean anything against the count, you know!"

"That's his side of the story," I said. "Just you talk to some of those idolizing peasants while they are shining your shoes, you know, and learn theirs!"

"Oh, I believe every word of it," she said. "He isn't at all like an ordinary foreign nobleman—he couldn't be fast if he tried. Just think, I had to explain baccarat to him myself!"

I regarded the foreign paragon with interest.

"He's an awfully serious-looking jay," I said.

"That's one of the things I like in him so much," she said. "He hasn't any small talk at all—none of the coppers of conversation—none at least that could interest a blue-bottle fly! But he is tremendously vital!"

"Life with him is one long dive," I said.

"You see, he has no time for trifles," said Miss Sentian. "He says that a man like himself is the trustee for the happiness of thousands. He travels with a secretary and a typewriter. Once all three of them lived a week on chestnut bread and onions just to see what it was like—to try how it felt to be a peasant—and then you ought to hear him talk about drainage! His place is so delightfully old-fashioned that they still have typhus and black death, like people in the Middle Ages. He wants to tear down everything and build up a town like Pullman on the ruins. He is crazy about Pullman. He showed me all the plans and he's going to name a street after me—that is, if all this reform doesn't make a revolution!"

"I'm afraid I've misjudged him," I said.

"I feel tempted to take him just to stop it all," Miss Sentian continued. "There wouldn't be much Pullman about it if I got there. I'd let them have their black death if they wanted it, poor things, especially as the count says they'll start rioting if he moves too fast with sanitation. Then, do you know what he wants me to do? He wants me to go down to Hailleyford and see him operate a new harvester! Isn't it naive of him? He's taking back a whole cargo of

agricultural machinery, and he says that it's important that he should be able to use every one of them himself. He thinks it would be so nice if I learned, too."

"Why you?" I asked.

"Well," she said, "if anything came to anything — I could make myself so useful, you know. Remember how to put the parts together and all that. He has a profound respect for Americans, you know. He says the Americans are the greatest people in the world. They have everything but manners, he says. He says his people have manners but nothing else — manners and ribbons round their legs like the Merry Swiss Boy! He dressed up in them himself yesterday, and when you were all gone he sneaked into the library and sang love-songs on a guitar like a pumpkin!"

"I didn't know he went in for that kind of thing," I said.

"There's more to that count than anybody'd think!" she remarked.

"You said just now — if anything came to anything," I said. "That seems to leave the situation a trifle vague."

"It is vague," she returned. "For the count, I mean. Awfully vague."

"Oh, for the count!" I said.

"A push would send me either way," she said.

"And you've only known him two days?" I said.

"Oh, more than that," she returned. "A dinner, a musicale and a whole afternoon at an agricultural show at Elmira!"

"Almost a lifelong affair," I said.

"It's been spread over three months," she said, "that redeems it from any precipitancy."

"Redeems what?" I asked.

"If I could only mix you two together," she said, ignoring my question, "and stir well and flavor with Billy Hardinge and add a spice of Charlie Nesbit!"

"That is, if I cared to be mixed," I said, "which I don't, you know. I prefer to run my own little show by my own little self."

"Sometimes I think I can care for six different people in six different ways," she said.

"I don't doubt it at all," I said.

"The trouble is to know which one you like best," she went on. "I'm silly enough always to prefer the person I am with."

"You make me tingle with conflicting emotions," I remarked.

"People who really tingle aren't so calm about it," she said.

"I'm like the Spartan boy," I said.

"You wouldn't think, would you," said she, indicating the count, "that I've seen him pull out hair, really truly hair, with his hands, you know!"

"Whose hair?" I asked.

"His hair, of course," she said.

"He could get it cut for fifty cents," I said.

"If you were I would you marry him?" she asked.

"Oh, how could I answer that!" I exclaimed.

"But would you?" she persisted.

"I couldn't imagine myself being you at all," I said.

"Then you won't help me?"

"My dear young lady," I said, "there's nothing I wouldn't do for you!"

"We are friends, aren't we?" she said.

"I wouldn't have dived with anybody that wasn't," I returned.

"Then you'd do me a great favor if I asked one of you?"

"With enthusiasm!"

"You know," she said, "if you want to buy a horse or a dog or an automobile or a grand piano you naturally consult somebody that you trust and go a good deal by what he says."

"Not about a horse," I said. "No, not a horse!"

"I meant the count," she said.

"Oh, the count!" I exclaimed.

"Women only see the one side of a man," she continued. "We only learn the other later — when we're married to him. Now I want a man's opinion on the count. I want you to talk to him and size him up and tell me quite frankly how he strikes you!"

"An expert opinion?" I said.

"I want you to tell me whether you think he'll do."

"Do!" I exclaimed. "Do for what?"

"For me," she said.

"Couldn't you ask somebody else?" I said. "I don't know you very much and I don't know him at all. You might round up on me if the thing turned out badly. I'd have to blow my brains out or elope with you myself!"

"Then you won't do it?" she said.

"Are you in earnest?" I demanded.

"Yes, indeed," she returned. "You are an awfully brilliant and clever man, and I should attach a good deal of importance to your judgment."

"I wish you had asked me anything else," I said. "I don't know anything about foreign noblemen. I've only met one in my life, and him I fished out of a canal in Holland as I was cutting along in a launch."

"Don't joke about it," she said.

"Look, Mrs. Newlands is signaling to you," I said.

"But you'll do it, won't you?" she said hurriedly. "For my sake — because we're friends?"

I rose to let her troop out with the ladies. "I'll do my best," I said.

I found her half an hour later upstairs where some languid music was in progress. The room was dark save for a noble fire that crackled in the draft of the autumn night and lit up the faces of the women who were waiting for us to join them. Uncommonly pretty they looked, too — some of them — in that most becoming of all lights, and I picked out Miss Sentian at once as the prettiest of them all as I saw her in the farther window-seat leaning back against the cushions. There was a little movement of men to her side, but one or two of us fell into feminine ambushes by the way — I mean one or two others — for I was too unloved, or perhaps my face showed too plainly my destination, for me to fall a victim to these unseen snares. Miss Sentian made room for me beside her, while the languid music took another lap.

When it had at last ceased, amid the usual murmur of polite gratification, I plunged headlong into the matter at hand.

"I am sorry to say it," I said, "but he won't do!"

"Won't do?" she repeated.

"He's an ass," I said. "He's the worst kind of ass there is. He's a solemn ass!"

"I had suspected it all along," she said.

"Before I had misgivings," I said. "But now I haven't any at all. I cannot conscientiously recommend him."

"Poor count," she said in a voice like a requiem.

"He's a gentleman," I went on. "Conventionally speaking, there isn't a word to be breathed against him. In some ways he's even likable. But — no — not for one of the sweetest girls that ever ——!"

"Why do you stop?" she said.

"Oh," I said, "if I once got started in that direction ——!"

"What would happen if you did?" she asked.

"I tremble to think," I said.

"Of course you couldn't have me tumble into your arms in public," she said.

(Concluded on Page 15)

McKinley in the Cabinet Room

By CHARLES EMORY SMITH

Former Postmaster-General

WHEN did President McKinley decide to keep the whole Philippine archipelago? Was this his original determination? Or did he grow up to it with the progress of events and the development of discussion? What were the controlling considerations which influenced his final judgment? What was his own personal feeling? These questions are often asked, and the answer is full of historic interest and personal illumination.

The protocol, which was signed August 12, 1898, left the future of the Philippines open and undetermined. The language was chosen with deliberation and care. The fifth stipulation provided for "the occupation by the United States of the city and harbor of Manila pending the conclusion of a treaty of peace which should determine the control, disposition and government of the Philippines." Every word was studied and weighed. To leave the "control" and "disposition" of the Philippines for the final determination of the treaty was to leave their fate unsettled till then. This was done advisedly.

The President had not at that time reached a definite conclusion, and he deemed it prudent to reserve freedom of action. Three lines of action were possible. The first was the establishment simply of a naval and military station. The second was the retention of the single island of Luzon. The third was the acquisition of the whole archipelago. No one proposed to abandon the opportunity we had gained in the Philippines without at least reserving a base for naval necessities. There were a few who suggested some such location as the Subig Bay where a new American establishment could be created, and deprecated the absorption of any old town with its population and connections; but they were very limited in number. It was generally recognized that, as we were in full possession of the city and bay of Manila, that foothold should at least be held.

With what justification, indeed, could it be turned back to the domination and oppression of Spain? If the United States withdrew from Manila, Spanish authority must be reasserted. There was no other. That would mean not only the characteristics of Spanish rule, but the reopening of revolt and war. The knowledge of that inevitable consequence brought a general perception and acknowledgment that nothing less than the retention of Manila was admissible. But when so much was granted it immediately forced another question. How could Manila be wisely separated from the island of which it was the heart and the life? How could London be politically and commercially dissevered from England? or Brooklyn from Long Island? Must not the city have its hinterland? Must not the country have its outlet? Was not the connection of so close a character that the interests of both demanded that they should go together?

That argument led to the conclusion that the United States must take Luzon. But between the adoption of Luzon and that of the whole archipelago there was apparently a margin for difference of opinion. Necessity seemed to compel the first, but moderation and restraint prompted that the demand should be bounded by those limits, if the line could be logically and justifiably drawn. Accordingly in the general letter of instructions with which the President sent the Peace Commissioners on their momentous errand he said that the United States cannot accept less than the cession of Luzon. Whether more should be taken was left for developments.

Nearly six weeks intervened from the first instruction before the final issue of the Philippines was reached. It was a time of investigation, reflection and discussion. A majority of the Peace Commissioners in Paris came to the decided conviction that it would be a naval, political and commercial mistake to divide the archipelago, and made a strong representation to the President to that effect. The information which came to him from the officers in command pointed to the same conclusion. The more the question was studied the greater appeared the difficulties of division and the more imperative the reasons for limiting the choice to the whole of the archipelago or none.

The group is naturally a geographical and political unit. The islands are close together, and for the most part interdependent. Manila is the commercial centre of all. It would be as easy to hold the whole as a part. If we took Luzon and turned the other islands back to Spain, they would immediately flame with revolt against which Spain would be impotent, and we should be compelled in self-protection and on grounds of humanity to intervene. It was morally certain, moreover, that if the title were left with Spain she would sell and transfer her islands to another and stronger European nation, and we should be confronted with a powerful rival side by side in the same group dividing authority and responsibility. The dangers of such a divided control among a people naturally related were manifest and inadmissible.

These considerations finally decided the President to require the cession of the whole archipelago. When he reached that conclusion he was clear and unwavering. There were critical moments in the negotiations at Paris — moments when even our Commissioners feared that the conference would break up and the treaty fail. The tension of those hours was extreme, and was calculated to make even the strongest men quiver and ask themselves whether some concessions should not be sought. But again, as in the crisis of the Santiago campaign, the President was firm and unfaltering. He was willing that a reasonable pecuniary allowance should be made for any fair claim that compromised no principle; but once convinced that safety required our control of the whole of the Philippines he held fast to that ground.

There can be no doubt that he came to this view with great reluctance. It was against his personal feeling and predisposition. He had no ambition, so far as his frankest talk in the innermost circle of friendship revealed, for mere territorial acquisition. His true spirit was shown in the Chinese imbroglio of 1900 when it would have been easy to gain a strong foothold on the mainland of Asia, and when he deliberately thrust away the rare opportunity and exercised all his influence to prevent any dismemberment of the Chinese Empire.

Editor's Note—This is the last of Mr. Smith's three papers on the late President.

While most urgent of all Governments for a speedy advance on Peking and the rescue of the imprisoned plenipotentiaries, he persistently refused to recognize a state of war; he held the friendship and secured the coöperation of the Southern viceroys and so localized the conflict; and he labored to reduce the indemnity to the lowest amount practicable. No ruler ever held a more unselfish or nobler attitude than he maintained throughout that extraordinary international crisis, and the salutary effect of his elevated and resolute position, so sympathetically and skillfully enforced by Secretary Hay, can hardly be overestimated.

Besides his freedom from territorial greed, he saw that the acquisition of the Philippines would open difficult and perplexing problems. He thus approached it with real hesitation, and if he could have seen a way of avoiding it compatible with honor and duty, he would have been glad to do so. He knew that popular sentiment was for expansion over the Philippines. This became plain during his Western tour while the issue was unsettled. It has sometimes been said, indeed, that he made that journey among the people to ascertain their feeling, and that their demonstration determined his course. What is much nearer the truth is that he led public sentiment quite as much as public sentiment led him, and the popular manifestations on that journey were in response to the keynotes he struck.

He realized the vital importance of popular support, especially in a new departure on a great national experiment. Coming to the conclusion that it was a necessity he touched the popular chords, and was undoubtedly encouraged and strengthened in his course by the public approval. But it is equally true that a popular sentiment in favor of holding the Philippines would not have carried him for that policy unless he had felt it to be a duty. Thoroughly man of the people as he was, few men were less swayed by mere momentary and ephemeral currents. He could look beyond the fleeting and superficial impulses of the hour to the calm judgment of the future. And thus his conclusion to hold the Philippines was not moulded by popular opinion, but was his final conviction as a statesman and rather against his personal prepossessions.

His feeling as to the Philippines was very much like his feeling as to the war. He deeply deplored the war, and struggled in every way to avert it, and finally accepted it as an unavoidable necessity and duty. If he could have seen any way of escaping the taking of the Philippines, without greater hazards and without renouncing a commanding obligation, it would have been a relief to him. Among his counselors there were men who did not share this reluctance. They were not blind to the difficulties which would follow the acquisition of this distant territory and these strange people; but they believed that American capabilities were equal to this problem and they felt that this unforeseen opportunity of extending the American arm to the other side of the Pacific opened up a welcome pathway for enlarging American influence and commerce, and advancing the civilization of the world. And so they regarded this expansion with real satisfaction.

Right, the Late President's Guiding Star

It could not be truthfully said that President McKinley had this feeling of enthusiasm. He was not insensible to the increased national prestige and commercial advantages, and he would have been a strange being if he could have been indifferent to the augmented glory which these events brought to his Administration. But he saw the perplexities and responsibilities on the other side, and had there been no other question he would have relinquished the gain if he could have saved the entanglements. Some time before the Spanish War a friend remarked to him that it would be a great distinction for his Administration if he could add the jewel of Cuba to the national treasures. "Yes," he answered, "if it could come in the right way." That was the touchstone. His first question was what was right. The controlling, commanding consideration which governed his decision on the Philippines was duty to the people of the islands. He could not turn them back to Spain; he could not leave them to their own helplessness; the only thing to do was to keep the islands and make the best of the problem.

This dominant, ever-present thought of what was right, this constant inquiry as to where measures would lead, kept him on a straight, sure course. Though dealing with new and untried questions he did not have to reverse himself or correct mistakes. Looking back over the remarkable history through which he had passed, he once expressed his satisfaction that there was so little in his public papers which, even in the light of subsequent developments, he would have changed. The only notable instance of apparent variation in action from the policy marked out in advance was on the Porto Rican tariff, and that was more apparent than real. President McKinley was profoundly impressed with the duty of extending the most generous aid to the people of Porto Rico. Their island had been devastated by a furious hurricane. They were in deep distress. They had lost their market in Spain, and their only hope was in the utmost liberality on the part of the United States. Moved by this conviction the President said in his message: "Our plain duty is to abolish all customs tariffs between the United States and Porto Rico, and give her products free access to our markets."

This declaration became the centre of a vigorous but short and superficial contention. It is probable that, if two months later the President could have made it over, he would have modified it in form without altering its substance. The duty and wisdom of free intercourse with Porto Rico as a permanent policy remained unchanged. In his spirit and his purpose the President had nothing to recall. But further experience and developments suggested two reasons for a temporary application of a limited tariff. The first was its necessity as a measure of revenue for government purposes until other means could be organized. The second was the importance of asserting the right and power of Congress to impose a special tariff with any of the new dependencies, and of contesting the plan of those who had seized on the President's declaration in support of their claim that free trade necessarily followed the flag.

The manner in which President McKinley handled the sudden and vehement outbreak over the question strikingly illustrated his consummate skill as a political leader. Through all the flurry he remained cool and undisturbed. There was an upheaval in Congress, there was agitation in the country, but he was calm and undismayed. He was earnestly besought on both sides to make a further public declaration: on the part of those who grasped at the literal terms of his message, to repeat and emphasize it, which would have embarrassed a settlement; on the part of those who wanted to assert the principle of a tariff, to express his acquiescence in that view, which would have involved an explanation.

He yielded to neither appeal. But without a public word, with the mastery of confident strength, he called the leaders of Congress into his counsels and with them he framed legislation which accomplished all that he sought without sacrificing the principle of full national power over colonial dependencies. This act provided for a very small duty for a limited period, the whole to be kept as a special fund and turned over as a free gift to the Porto Rican Government for its maintenance. As soon as the bill passed the President followed it with a special message recommending that all the duty which had previously been collected should be appropriated to Porto Rico in the same way, and this was done. Thus the President's original purpose was fulfilled in the largest measure; a magnificent demonstration of the nation's generosity was given; the assertion of full national authority was made; the storm of public controversy subsided; and the political genius which ruled party and swayed Congress and plucked safety out of danger was again exemplified.

President McKinley did more than any other man to obliterate sectional differences and to establish a cordial sentiment between the North and the South. Events helped him, but he turned events to the best account. His feeling on this subject was deep, sincere and far-reaching. His patriotism was always ardent and intense, and he longed to see his country thoroughly united and animated throughout all its borders by a great national impulse. When the Spanish War came on he made the most of the opportunity to kindle Southern loyalty to the flag, and he was quick to summon Southern as well as Northern leaders to its defense.

His boldest and most striking appeal for the final and complete extinguishment of sectionalism was his memorable utterance at Atlanta in favor of national care for the Confederate as well as for the Union dead. Those who were present can never forget the solemn hush, the intense look and the profound impression as he developed this deliverance. Its effect throughout the South was instantaneous. It intensified the affection which already existed for President McKinley and deepened it into a personal devotion which had no political influence and was outside of all politics, but which expanded from personal reverence into national sentiment.

This utterance was not hasty or unpremeditated. The President had long contemplated it, and when it came it had been thoroughly considered. The thought first suggested itself to his mind many years before on a visit to Fredericksburg, while he was still in Congress. There close together, near that bloody field, were two cemeteries for the soldier dead. The one where the boys in blue lay in serried ranks was trim and neat and beautifully kept. The other where the heroes in gray slept their last sleep was rough, overgrown and neglected. The contrast between the care of the one and the decay of the other impressed the visitor, and then and there he conceived the idea that in the reunion of the dead buried under one flag the Government should provide equally for the final resting-place of all. But the time was not ripe. The embers of the strife had not yet sufficiently cooled. Had the proposal been made then it would have aroused opposition. But when it came at length, not from a member of Congress, but from the President who had himself been a Union soldier, who had already done so much to cement the sections, it stilled dissent and carried wide approval.

President McKinley's declaration that he would under no circumstances accept a third term was peculiarly his own act. It came as a surprise to his Cabinet. He indicated his purpose to one or two members whom he happened to meet in advance, but practically the first knowledge the Cabinet had of his design was when he called it together in the evening, apart from the regular session, to hear the letter he had already prepared. It was wholly and exclusively his own prompting, and he was so fixed and firm in his determination that he would listen to no thought of delay or modification.

He had not felt that the first casual and irresponsible suggestion required any notice on his part. But when it came from a source which was likely to lead to misinterpretation unless set right he instantly decided to speak, and his only thought was to speak in such absolute and unequivocal terms as to settle the question forever. His letter was so positive and categorical that it was immediately and universally accepted as final and decisive. It sprang not only from his personal desire but from his fixed principle. He did not want to be President another term even if he could be without opposition; but apart from his personal feeling he was unalterably opposed as a matter of conviction to a third term for any President. He believed that it was not in harmony with the spirit of our institutions, and he meant to put his attitude toward the question beyond any possibility of doubt.

He was a strong partisan, but it is no paradox to say that a marked characteristic of his Administration was its freedom from partisanship. It would have surprised most people if they could have seen how small a part partisan interests and purposes played in the deliberations and discussions of the President and his advisers. Much of this was undoubtedly due to the nature of the questions which absorbed them. They were new problems, entirely different from the old issues which had divided parties. They concerned the country in its relations to the outer world, and so appealed in a peculiar degree to the patriotic impulses. With their novelty and their difficulty they demanded close and careful study for their successful treatment, and addressed themselves to the attributes of statesmanship rather than to the temper of partisanship. In matters of patronage party considerations ruled, as they always have done; but sessions of the President and Cabinet went on month after month with scarcely a reference to partisan questions. If the veil could have been uplifted so that the people could have seen behind the public record to the spirit of the President's deliberations, their respect for him would only have deepened.

His Profound Knowledge of Human Nature

President McKinley had a profound knowledge of human nature. He understood better than most rulers the impulses and forces which move mankind, and beyond most leaders he could touch the chords of a people and sway the sentiments of a nation. His penetration ranged from men in the mass to men as individuals. He had a rare perception of character and intuitively saw the motives and purposes of those who approached him. He read the minds of men as he read the printed page, and he knew how to foil the designing as he knew how to be frank and open with the ingenuous. He liked honest and candid expression, and if he did not always let the intriguers understand that he saw through their guile he rarely allowed them to deceive or mislead him. He was trustful where he had confidence, but he was wary and watchful where he had doubt or suspicion.

He was a good man in the highest sense—not simply a religious man without affectation and without obtrusion of his faith and his convictions, but with an instinctive and inherent impulse to do the right thing because it was right. His inmost soul was revealed in his open life. He loved to help those who needed help. He took delight in increasing the sum of human happiness. It was his ambition to improve the condition of the people, to elevate labor and to promote good understanding among men. He loved his country with a pure patriotism, and he felt that there was no worthier mission than faithful and conscientious public service for the advancement of the public good.

The moral qualities were preëminent in him. His moral greatness was undisputed. He had a supreme sense of duty. If he had ambition it was an ambition to do worthy things. His inspirations were of the purest and loftiest nature. The most intimate knowledge of his daily walk and life only deepened the impression of his beautiful and unselfish character. Underneath his sweetness of disposition and courtesy of manner were attributes of strength and power, shining in daily intercourse as in public action, which associated the highest respect with the deepest devotion. He had the lofty ideal and the serene faith which enabled him to live without blemish and to die without fear. Both in his life and in his death he completely personified the true man and the sincere Christian.

Letters from a Self-Made Merchant to His Son

FROM JOHN GRAHAM, AT THE NEW YORK HOUSE OF GRAHAM & CO., TO HIS SON, PIERREPONT, AT THE UNION STOCK YARDS, IN CHICAGO

TREATING ME LIKE A FATHER

NEW YORK, November 4, 189–.

Dear Pierrepont: Who is this Helen Heath, and what are your intentions there? She knows a heap more about you than she ought to know if they're not serious, and I know a heap less about her than I ought to know if they are. Hadn't got out of sight of land before we'd become acquainted somehow, and she's been treating me like a father clear across the Atlantic. She's a mighty pretty girl, and a mighty nice girl, and a mighty sensible girl—in fact, she's so exactly the sort of girl I'd like to see you marry that I'm afraid there's nothing in it.

Of course, your salary isn't a large one yet, but you can buy a whole lot of happiness with fifty dollars a week when you have the right sort of a woman for your purchasing agent. And while I don't go much on love in a cottage, love in a flat, with fifty a week as a starter, is just about right, if the girl is just about right. If she isn't, it doesn't make any special difference how you start out; you're going to end up all wrong.

Money ought never to be *the* consideration in marriage, but it always ought to be *a* consideration. When a boy and a girl don't think enough about money before the ceremony, they're going to have to think altogether too much about it after; and when a man's doing sums at home evenings, it comes kind of awkward for him to hold his wife on his lap.

There's nothing in this talk that two can live cheaper than one. A good wife doubles a man's expenses and doubles his happiness, and that's a pretty good investment if a fellow's got the money to invest. I have met women who had cut their husband's expenses in half, but they needed the money because they had doubled their own. I might add, too, that I've met a good many husbands who had cut their wives' expenses in half, and they fit naturally into any discussion of our business, because they are hogs. There's a point where economy becomes a vice, and that's when a man leaves its practice to his wife.

An unmarried man is a good deal like a piece of unimproved real estate—he may be worth a whole lot of money, but he isn't of any particular use except to build on. The great trouble with a lot of these fellows is that they're "made land," and if you dig down a few feet you strike ooze and booze under the layer of dollars that their daddies dumped in on top. Of course, the only way to deal with a proposition of that sort is to drive forty-foot piles clear down to solid rock and then to lay railroad iron and cement till you've got something to build on. But a lot of women will go right ahead without any preliminaries and wonder what's the matter when the walls begin to crack and tumble about their ears.

I never come across a case of this sort without thinking of Jack Carter, whose father died about ten years ago, and left Jack a million dollars, and left me as trustee of both until Jack reached his twenty-fifth birthday. I didn't relish the job particularly, because Jack was one of these charlotte-russe boys, all whipped cream and sponge cake and high-priced flavoring extracts, without any filling qualities. There wasn't any special harm in him, but there wasn't any special good, either, and I always feel that there's more hope for a fellow who's an out-and-out cuss than for one who's simply made up of a lot of little trifling meannesses. Jack wore mighty warm clothes and mighty hot vests, and the girls all said that he was a perfect dream, but I've never been one who could get a great deal of satisfaction out of dreams.

It's mighty seldom that I do an exhibition mile, but the winter after I inherited Jack—he was twenty-three years old then—your Ma kept after me so strong that I finally put on my fancy harness and let her trot me around to a meet at the Ralstons' one evening. Of course, I was in the Percheron class, and so I just stood around with a lot of heavy old draft-horses, who ought to have been resting up in their stalls, and watched the three-year-olds prance and cavort round the ring. Jack was among them, of course, dancing with the youngest Churchill girl, and holding her a little tighter, I thought, than was necessary to keep her from falling. Had both ends working at once—never missed a stitch with the heels and was pouring in a steady stream of fancy work at the hopper. And all the time he was looking at that girl as intent and eager as a Scotch terrier at a rat hole.

I happened just then to be pinned into a corner with two or three women who couldn't escape—Edith Curzon, a great big brunette whom I knew Jack had been pretty soft on, and little Mabel Moore, a nice roly-poly blonde, and it didn't take me long to see that they were watching Jack with a hair-pulling itch in their finger-tips. In fact, it looked to me as if the young scamp was a good deal more popular than the facts about him, as I knew them, warranted him in being.

I slipped out early, but next evening, when I was sitting in my little smoking-room, Jack came charging in, and, without any sparring for an opening, burst out with:

"Isn't she a stunner, Mr. Graham!"

I allowed that Miss Curzon was something on the stun.

"OH, YOU TWICE LUCKY JACK!"

"Miss Curzon, indeed," he sniffed. "She's well enough in a big, black way, but Miss Churchill——" and he began to paw the air for adjectives.

"But how was I to know that you meant Miss Churchill?" I answered. "It's just a fortnight now since you told me that Miss Curzon was a goddess, and that she was going to reign in your life and make it a Heaven, or something of that sort. I forget just the words, but they were mighty beautiful thoughts and did you credit."

"Don't remind me of it," Jack groaned. "It makes me sick when I think what an ass I've been."

I allowed that I felt a little nausea myself, but I told him that this time, at least, he'd shown some sense; that Miss Churchill was a mighty pretty girl and rich enough so that her liking him didn't prove anything worse against her than bad judgment; and that the thing for him to do was to quit his foolishness, propose to her, and dance the heel, toe, and a one, two, three with her for the rest of his natural days.

Jack hemmed and hawked a little over this, but finally he came out with it:

"That's the deuce of it," says he. "I'm in a beastly mess—I want to marry her—she's the only girl in the world for me—the only one I've ever really loved, and I've proposed—that is, I want to propose to her, but I'm engaged to Edith Curzon on the quiet."

"I reckon you'll marry her, then," I said; "because she strikes me as a young woman who's not going to lose a million dollars without putting a tracer after it."

"And that's not the worst of it," Jack went on.

"Not the worst of it! What do you mean! You haven't married her on the quiet, too, have you?"

"No, but there's Mabel Moore, you know."

I didn't, but I guessed. "You've not been such a double-barreled donkey as to give her an option on yourself, too?"

"No, no; but I've said things to her which she may have misconstrued if she's inclined to be literal."

"You bet she is," I answered. "I never saw a nice, fat, blonde girl who took a million-dollar offer as a practical joke. What is it you've said to her? 'I love you, darling,' or something about as foxy and non-committal?"

"Not that—not that at all; but she may have stretched what I said to mean that."

Well, sir, I just laid into that fellow when I heard that, though I could see that he didn't think it was refined of me. He'd never made it any secret that he thought me a pretty coarse old man, and his face showed me now that I was jarring his delicate works.

"I suppose I have been indiscreet," he said, "but I must say I expected something different from you after coming out this way and owning up. Of course, if you don't care to help me——"

I cut him short there. "I've got to help you. But I want you to tell me the truth. How have you managed to keep this Curzon girl from announcing her engagement to you?"

"Well," and there was a scared grin on Jack's face now; "I told her that you, as trustee under father's will, had certain unpleasant powers over my money—in fact, that most of it would revert to Sis if I married against your wishes, and that you disliked her, and that she must work herself into your good graces before we could think of announcing our engagement."

I saw right off that he had told Mabel Moore the same thing, and that was why those two girls had been so blamed polite to me the night before. So I rounded on him sudden.

"You're engaged to that Miss Moore, too, aren't you?"

"I'm afraid so."

"Why didn't you come out like a man and say so at first?"

"I couldn't, Mr. Graham. Someways it seemed like piling it up so,

and you take such a cold-blooded, unsympathetic view of these things

"Perhaps I do; yes, I'm afraid I do. How far are you committed to Miss Churchill?"

Jack cheered right up. "I'm all right there, at least. She hasn't answered"

"Then you've asked?"

"Why, so I have; at least, she may take it for something like asking. But I don't care; I want to be committed there; I can't live without her; she's the only——

I saw that he was beginning to foam up again, so I shut him off straight at the spigot. Told him to save it till after the ceremony. Set him down to my desk, and dictated two letters, one to Edith Curzon and the other to Mabel Moore, and made him sign and seal them then and there. He twisted and squirmed and tried to wiggle off the hook, but I wouldn't give him any slack. Made him come right out and say that he was a yellow pup; that he had made a mistake; and that the stuff was all off, though I worded it a little different from that. Slung in some fancy words and high toned phrases

You see, I had made up my mind that the best of a bad matter was the Churchill girl and I didn't propose to have her commit herself till I'd sort of cleared away the wreckage Then I reckoned on copper-riveting their engagement by announcing it myself and standing over Jack with a shotgun to see that there wasn't any more nonsense. They were both so light-headed and light-waisted and light-footed that it seemed to me that they were just naturally mates

Jack reached for those letters when they were addressed and started to put them in his pocket, but I had reached first. I reckon he'd decided that something might happen to them on their way to the post-office; but nothing did, for I called in the butler and made him go right out and mail them then and there

I'd had the letters dated from my house, and I made Jack spend the night there. I reckoned it might be as well to keep him within reaching distance for the next day or two. He showed up at breakfast in the morning looking like a calf on the way to the killing pens, and I could see that his thoughts were mighty busy following the postman who was delivering those letters. I tried to cheer him up by reading some little odds and ends from the morning paper about other people's troubles, but they didn't seem to interest him

"They must just about have received them," he finally groaned into his coffee cup. "Why did I send them! What will those girls think of me! They'll cut me dead—never speak to me again"

The butler came in before I could tell him that this was about what we'd calculated on their doing, and said: "Beg pardon, sir, but there's a lady asking for you at the telephone"

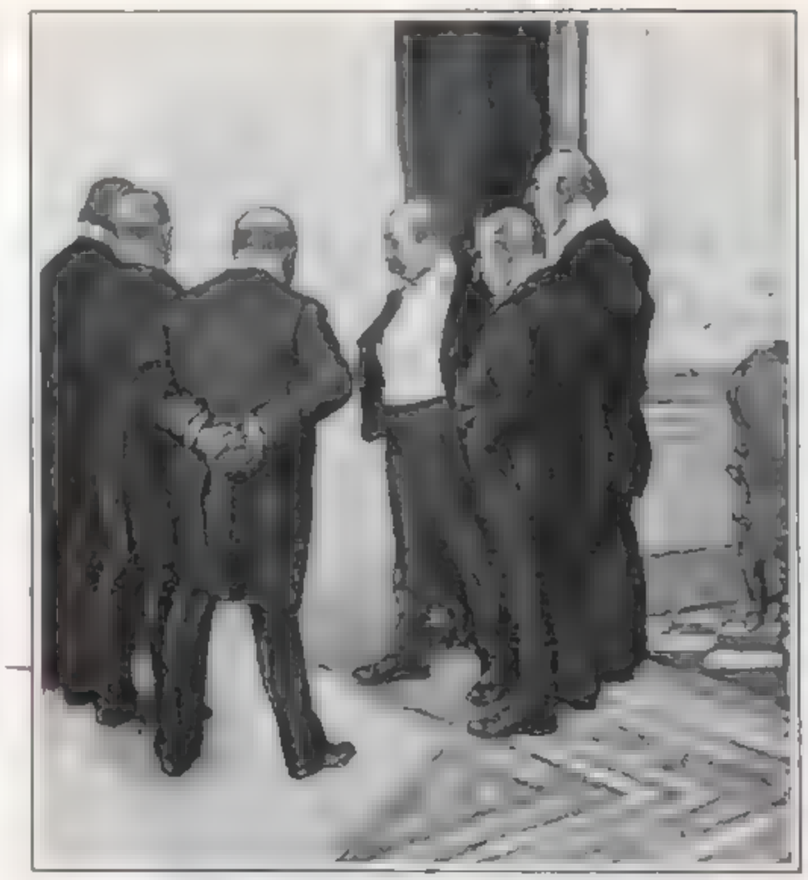
"A lady!" says Jack "Tell her I'm not here." Talk to one of those girls, even from a safe distance! He guessed not He turned as pale as a hog on ice at the thought of it. "I'm sorry, sir," said the man, "but I've already said that you were here. She said it was very important"

I could see that Jack's curiosity was already getting the best of his scare. After all, he threw out, feeling me, it might be best to hear what she had to say. I thought so, too, and he went to the instrument and shouted "Hello!" in what he tried to make a big, brave voice but it wobbled a little all the same

I got the other end of the conversation from him when he was through

"Hello! Is that you, Jack?" chirped the Curzon girl

"Yes Who is that?"



A BUNCH OF OLD DRAFT HORSES

"Edith," came back. "I have your letter, but I can't make out what it's all about Come this afternoon and tell me, for we're still good friends, aren't we, Jack?"

"Yes—certainly," stammered Jack

"And you'll come?"

"Yes" he answered and cut her off

He had hardly recovered from this shock when a messenger boy came with a note, addressed in a woman's writing

"Now for it," he said, and breaking the seal read

"*Jack dear:* Your horrid note doesn't say anything, nor explain anything Come this afternoon and tell what it means to MABEL"

"Here's a go," exclaimed Jack, but he looked pleased in a sort of sneaking way.

"What do you think of it, Mr. Graham?"

"I don't like it."

"Think they intend to cut up?" he asked

Like a sausage machine; and yet I don't see how they can stand for you after that letter."

Well, shall I go?"

Yes; in fact, I suppose you must go; but, Jack, be a man. Tell 'em plain and straight that you don't love 'em as you

(Continued on Page 33)

THE PIT

By FRANK NORRIS

Author of The Octopus

ARMS WERE FLUNG UPWARD IN STRENUOUS GESTURES

SYNOPSIS OF PRECEDING CHAPTERS—Curtis Jadwin is one of the strongest men downtown, a large holder of real estate, cautious, conservative, but quick to act on his decisions and full of energy "Sam" Gretry and "Charlie" Cressler are his most intimate friends Gretry is the head of an important brokerage house. Cressler, an older man, is a different type. He still carries the marks of a former failure, the ruinous collapse of a big deal in wheat. Corners he believes are an impossibility. It is at the Cresslers' that Jadwin has first met Laura Dearborn, a type of girl new to him and one which instantly caught his interest. Mrs. Cressler even maintains that Laura has made his conquest. But Jadwin is not alone in the field. Sheldon Corthell, the artist, a nature of keener perceptions and finer tact, of less force, and Landry Court, one of Gretry's young aids, are both among the number of her declared admirers. Laura herself scarcely knows her own mind. Corthell makes a powerful appeal to her emotions, but Jadwin seems the stronger figure. Landry Court she hardly takes seriously. Rather she is inclined to relegate him to her younger sister, Page.

CHAPTER IV

ON A CERTAIN Monday morning, about a month later, Curtis Jadwin descended from his office in the Rookery Building, and, turning southward, took his way toward the brokerage and commission office of Gretry, Converse & Co., on the ground floor of the Board of Trade Building, only a few steps away

It was about nine o'clock; the weather was mild, the sun shone. La Salle Street swarmed with the multitudinous life that seethed about the doors of the innumerable offices of brokers and commission men of the neighborhood. To the right, in the peristyle of the Illinois Trust Building, groups of clerks, of messengers, of brokers, of clients, and of depositors formed and broke incessantly. To the left, where the façade of the Board of Trade blocked the street, the activity was astonishing, and in and out of the swing doors of its entrance streamed an incessant tide of coming and going. All the life of the neighborhood seemed to centre at this point—the entrance of the Board of Trade. Two currents that trended swiftly through La Salle and Jackson Streets, and that fed, or were fed by, other tributaries that poured in through Fifth Avenue and through Clark and Dearborn Streets, met at this point—one setting in, the other out. The nearer the currents the greater their speed. Men—mere flotsam in the flood—as they turned into La Salle Street from Adams or from Monroe, or even from as far as Madison, seemed to accelerate their pace as they approached. At the Illinois Trust the walk became a stride, at the Rookery the stride was almost a trot. But at the corner of Jackson Street, the Board of Trade now merely the width of the street away, the trot became a run, and young men and boys, under the pretense of escaping the trucks and wagons of the cobbles, dashed across at a veritable gallop, flung themselves panting into the entrance of the Board, were engulfed in the turmoil of the spot, and disappeared with a sudden fillip into the gloom of the interior

Often Jadwin had noted the scene, and, unimaginative though he was, had long since conceived the notion of some great, some resistless force within the Board of Trade Building that held the tide of the streets within its grip, alternately drawing it in and throwing it forth. Within there, a great whirlpool, a pit of roaring waters spun and thundered, sucking in the life tides of the city, sucking them in as into the mouth of some tremendous cloaca, the maw of some colossal sewer; then vomiting them forth again, spewing them up and out, only to catch them in the return eddy and suck them in afresh

Thus it went, day after day. Endlessly, ceaselessly the Pit, enormous, thundering, sucked in and spewed out, sending the swirl of its mighty central eddy far out through the city's channels. Terrible at the centre, it was at the circumference gentle, insidious and persuasive, the send of the flowing so mild that to embark upon it, yielding to the influence, was a pleasure that seemed all devoid of risk. But the circumference was not bounded by the city. All through the Northwest, all through the central world of the Wheat the set and whirl of that innermost Pit made itself felt; and it spread and spread and spread till grain in the elevators of Western Iowa moved and stirred and answered to its centripetal force, and men upon the streets of New York felt the mysterious tugging of its undertow engage their feet, embrace their bodies, overwhelm them, and carry them bewildered and unresisting back and downward to the Pit itself

Nor was the Pit's centrifugal power any less. Because of some sudden eddy spinning outward from the middle of its turmoil, a dozen bourses of Continental Europe clamored with panic, a dozen Old World banks, firm as the established hills, trembled and vibrated. Because of an unexpected caprice in the swirling of the inner current, some far-distant channel suddenly dried, and the pinch of famine made itself felt among the vine dressers of Northern Italy, the coal miners of Western Prussia. Or another channel filled, and the starved moujik of the steppes, and the hunger-shrunken coolie of the Ganges' watershed fed suddenly fat and made thank-offerings before ikon and idol

There in the centre of the Nation, midmost of that continent that lay between the oceans of the New World and the

Old, in the heart's heart of the affairs of men, roared and rumbled the Pit. It was as if the Wheat, Nourisher of the Nations, as it rolled gigantic and majestic in a vast flood from West to East, here, like a Niagara, finding its flow impeded, burst suddenly into the appalling fury of the Maelstrom, into the chaotic spasm of a world force, a primeval energy, blood brother of the earthquake and the glacier, raging and wrathful that its power should be braved by some pinch of human spawn that dared raise barriers across its course.

Small wonder that Cressler laughed at the thought of cornering wheat, and even now as Jadwin crossed Jackson Street, on his way to his broker's office on the lower floor of the Board of Trade Building, he noted the ebb and flow that issued from its doors, and remembered the huge river of wheat that rolled through this place from the farms of Iowa and ranches of Dakota to the mills and bakeshops of Europe.

"There's something in what Charlie says," he said to himself. "Corner this stuff—my Gad!"

Gretry, Converse & Co. was the name of the brokerage firm that always handled Jadwin's rare speculative ventures. Converse was dead long since, but the firm still retained its original name. The house was as old and as well established as any on the Board of Trade. It had a reputation for conservatism, and was known more as a Bear than a Bull concern. It was immensely wealthy and immensely important. It discouraged the growth of a clientèle of country customers, of small adventurers, knowing well that these were the first to go in a crash, unable to meet margin calls, and leaving to their brokers the responsibility of their disastrous trades.

Jadwin did not go directly into Gretry's main office, but instead made his way in at the entrance of the Board of Trade Building, and going on past the stairways that on either hand led up to the "Floor" on the second story, entered the corridor beyond, and thence gained the customers' room of Gretry, Converse & Co. All the important brokerage firms had offices on the ground floor of the building, offices that had two entrances, one giving upon the street, and one upon the corridor of the Board. Generally the corridor entrance admitted directly to the firm's customers' room. This was the case with the Gretry-Converse house.

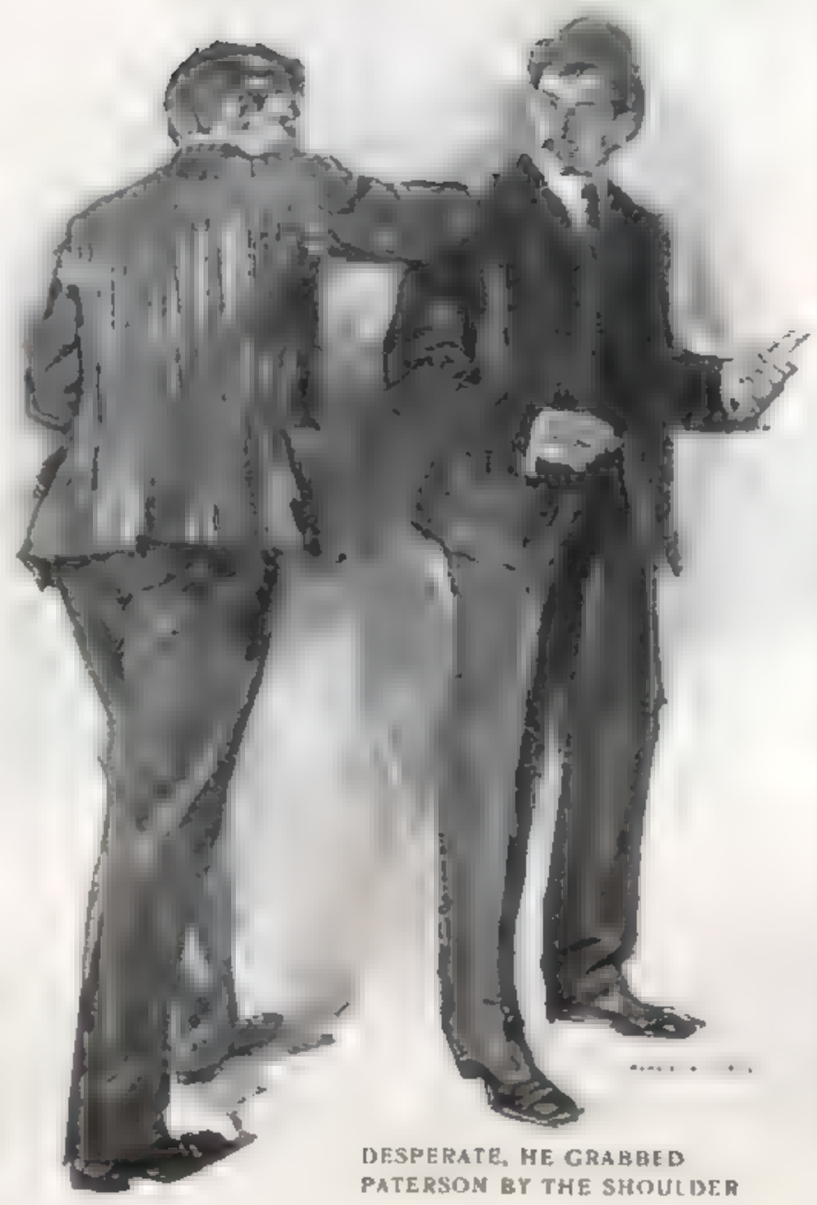
Once in the customers' room Jadwin paused, looking about him.

He could not tell why Gretry had so earnestly desired him to come to his office that morning, but he wanted to know how wheat was selling before talking to the broker. The room was large, and but for the lighted gas, burning crudely without globes, would have been dark. All one wall opposite the door was taken up by a great blackboard covered with chalked figures in columns, and illuminated by a row of overhead gas-jets burning under a tin reflector. Before this board files of chairs were placed, and these were occupied by groups of nondescripts, shabbily dressed men, young and old, with tired eyes and unhealthy complexions, who smoked and expectorated, or engaged in interminable conversations.

In front of the blackboard, upon a platform, a young man in shirt-sleeves, his cuffs caught up by metal clamps, walked up and down. Screwed to the blackboard itself was a telegraph instrument, and from time to time, as this buzzed and ticked, the young man chalked up cabalistic, and almost illegible, figures under columns headed by initials of certain stocks and bonds, or by the words "Pork," "Oats," or, larger than all the others, "May Wheat." The air of the room was stale, close and heavy with tobacco fumes. The only noises were the low hum of conversations, the unsteady click of the telegraph key, and the tapping of the chalk in the marker's fingers.

Jadwin, having noted the current price of wheat, went away, glad to be out of the depressing atmosphere of the room.

Gretry was in his office, and Jadwin was admitted at once. He sat down in a chair by the broker's desk, and for the moment the two talked of trivialities. Gretry was a large, placid, smooth-faced man, stolid as an ox; inevitably dressed in blue serge, a quill toothpick behind his ear, a Grand Army button in his lapel. He and Jadwin were intimates. The two had come to Chicago almost simultaneously, and had risen together to become the wealthy men they were at the moment. They belonged to the same club, always lunched together every day at Kinsley's, and took each other driving behind their respective trotters on alternate Saturday afternoons. In the middle of summer each stole a fortnight from his business and went fishing at Geneva Lake, in Wisconsin.



DESPERATE, HE GRABBED PATERSON BY THE SHOULDER

"I say," Jadwin observed, "I saw an old fellow outside in your customers' room just now that put me in mind of Hargus. You remember that deal of his, the one he tried to swing before he died. Oh—how long ago was that? Bless my soul, that must have been fifteen, yes, twenty years ago."

The deal of which Jadwin spoke was the legendary operation of the Board of Trade—a mammoth corner in September wheat, manipulated by this same Hargus, a millionaire, who had tripled his fortune by the corner, and had lost it in a second operation in corn before another year. He had run wheat up to nearly two dollars, had been in his day a king all-powerful. Since then all deals had been spoken of in terms of the Hargus affair. Speculators said, "It was almost as bad as the Hargus deal." "It was like the Hargus smash." "It was as big a thing as the Hargus corner."

"Easily twenty years ago," continued Jadwin. "If Hargus could come to life now he'd be surprised at the difference in the way we do business these days. Twenty years. Yes, it's all of that. I declare, Sam, we're getting old, aren't we?"

"I guess that *was* Hargus you saw out there," answered the broker. "He's not dead. Old fellow in a stovepipe and greasy frock coat? Yes, that's Hargus."

"What!" exclaimed Jadwin. "*That* Hargus?"

"Of course it was. He comes 'round every day. The clerks give him a dollar every now and then."

"And he's not dead? And that was Hargus, that wretched, broken—whew! I don't want to think of it, Sam!" And Jadwin, taken all aback, sat for a moment speechless.

"Yes, sir," muttered the broker grimly, "that was Hargus."

There was a long silence. Then at last Gretry exclaimed briskly:

"Well, here's what I want to see you about."

He lowered his voice. "You know I've got a correspondent or two at Paris—all the brokers have—and we make no secret as to who they are. But I've had an extra man at work over there for the last six months, very much on the quiet. *I* don't mind telling *you* this much—that he's not the least important member of the United States Legation. Well, now and then he is supposed to send me what the reporters call 'exclusive news'—that's what I feed him for, and I could run a steam yacht on what it costs me. But news I get from him is a day or so in advance of everybody else. He hasn't sent me anything very important till this morning. This here just came in."

He picked up a dispatch from his desk and read:

"'Utica—headquarters—modification—organic—concomitant—within one month,' which means," he added, "this. I've just deciphered it," and he handed Jadwin a slip of paper on which was written:

"Bill providing for heavy import duties on foreign grains certain to be introduced in French Chamber of Deputies within one month."

"Have you got it?" he demanded of Jadwin as he took the slip back. "Won't forget it?" He twisted the paper into a roll and burned it carefully in the office cuspidor.

"Now," he remarked, "do you come in? It's just the two of us, J., and I think we can make that Porteous clique look very sick."

"Hum!" murmured Jadwin, surprised. "That *does* give you a twist on the situation. But to tell the truth, Sam, I had sort of made up my mind to keep out of speculation since my last little deal. A man gets into this game, and into it, and into it, and before you know he can't pull out—and he don't want to. Next he gets his nose scratched, and he hits back to make up for it, and just hits into the air and loses his balance—and down he goes. *I* don't want to make any more money, Sam. I've got my little pile, and before I get too old I want to have some fun out of it."

"But, Lord love you, J.," objected the other, "this ain't speculation. You can see for yourself how sure it is. I'm not a baby at this business, am I? You'll let me know something of this game, won't you? And I tell you, J., it's found money. The man that sells wheat short on the strength of this has as good as got the Clearing House check in his vest pocket already. Oh, nonsense, of course you'll come in. I've been laying for that Bull gang since long before the Helmick failure, and now I've got it right where I want it. Look here, J., you aren't the man to throw money away. You'd buy a business block if you knew you could sell it over again at a profit. Now here's the chance to make really a fine Bear deal. Why, as soon as this news gets on the floor there, the price will bust right down, and down, and down. Porteous and his crowd couldn't keep it up to save 'em from the receiver's hand one single minute."

"*I* know, Sam," answered Jadwin, "and the trouble is not that I don't want to speculate, but that I *do*—too much. That's why I said I'd keep out of it. It isn't so much the money as the fun of playing the game. With half a show, I would get in a little more and a little more, till by and by I'd try to throw a big thing, and, instead, the big thing would throw me. Why, Sam, when you told me that that wreck out there mumbling a sandwich was Hargus, it made me turn cool."

"Yes, in your feet," retorted Gretry. "I'm not asking you to risk all your money, am I, or a fifth of it, or a twentieth of it? Don't be an ass, J. Are we a conservative house, or aren't we? Do I talk like this when I'm not sure? Look here. Let me sell a million bushels for you. Yes, I know it's a bigger order than I've handled for you before. But *this* time I want to go *right into it*, head down and heels up, and get a twist on those Porteous buckoes, and raise 'em right out of their boots. We get a crop report this morning, and if the visible supply is as large as I think it is, the price will go off and unsettle the whole market. I'll sell short for you at the best figures we can get, and you can cover on the slump any time between now and the end of May."

Jadwin hesitated. In spite of himself he felt a Chance had come. Again that strange sixth sense of his, the inexplicable instinct, that only the born speculator knows, warned him. Every now and then during the course of his business career this intuition came to him, this *flair*, this intangible, vague premonition, this presentiment that he must seize Opportunity or else Fortune, that so long had stayed at his elbow, would desert him. In the air about him he seemed to feel an influence, a sudden new element, the presence of a new force. It was Luck, the great power, the great goddess, and all at once it had stooped from out the invisible, and just over his head passed swiftly in a rush of glittering wings.

"The thing would have to be handled like glass," observed the broker thoughtfully, his eyes narrowing. "A tip like this is public property in twenty-four hours, and it don't give us any too much time. I don't want to break the price by unloading a million or more bushels on 'em all of a sudden. I'll scatter the orders pretty evenly. You see," he added, "here's a big point in our favor. We'll be able to sell on a strong market. The Pit traders have got some crazy war rumor going, and they're as flighty over it as a young ladies' seminary over a great big rat. And even without that, the market is top-heavy. Porteous makes me weary! He and his gang have been bucking it up till we've got an abnormal price. The least little jolt would tip her over. Well," he said abruptly, squaring himself at Jadwin, "do we come in? If that same luck of yours is still in working order, here's your chance, J., to make a killing. There's just that gilt-edged, full-morocco chance that a report of big 'visible' would give us."

Jadwin laughed. "Sam," he said, "I'll flip a coin for it."

"Oh, get out," protested the broker; then suddenly—the gambling instinct that a lifetime passed in that place had cultivated in him—exclaimed:

"All right. Flip a coin. But give me your word you'll stay by it. Heads you come in; tails you don't. Will you give me your word?"

"Oh, I don't know about that," replied Jadwin, amused at the foolishness of the whole proceeding. But as he balanced the half-dollar on his thumb-nail he was all at once absolutely assured that it would fall heads. He flipped it in the air, and even as he watched it spin, said to himself, "It will come heads. It could not possibly be anything else. I *know* it will be heads."

And as a matter of course the coin fell heads.

"All right," he said; "I'll come in."

"For a million bushels?"

"Yes—for a million. How much in margins will you want?"

Gretry figured a moment on the back of an envelope.

"Twenty thousand dollars," he announced at length.

Jadwin wrote the check on a corner of the broker's desk and held it a moment before him.

"Good-by," he said, apostrophizing the bit of paper—"Good-by. I ne'er shall look upon your like again."

Gretry did not laugh.

"Huh!" he grunted. "You'll look upon a hatful of them before the month is out

That same morning Landry Court found himself in the corridor on the ground floor of the Board of Trade about nine o'clock. He had just come out of the office of Gretry, Converse & Co., where he and the other Pit traders for the house had been receiving their orders for the day

At the top of the stairs Landry turned to the right, passed through a great doorway, and came out upon the floor of the Board of Trade. It was a vast inclosure, lighted on either side by great windows of colored glass, the roof supported by thin iron pillars elaborately decorated. To the left were the bulletin blackboards, and beyond these, in the northeast angle of the floor, a great railed-in space where the Western Union Telegraph was installed. To the right, on the other side of the room, a row of tables, laden with neatly arranged paper bags half full of samples of grains, stretched along the west wall from the doorway of the public room at one end to the telephone room at the other.

The centre of the floor was occupied by the pits. To the left and to the front of Landry the provision pit, to the right the corn pit, while farther on at the south extremity of the floor, and nearly under the visitors' gallery, much larger than the other two, and flanked by the wicket of the official recorder, was the Wheat Pit itself.

Directly opposite the visitors' gallery, high upon the north wall, a great dial was affixed, and on the dial a marking hand that indicated the current price of wheat, fluctuating with the changes made in the Pit. Just now it stood at ninety-three and three-eighths, the closing quotation of the preceding day.

As yet all the pits were empty. Landry checked his hat and coat at the coat-room near the north entrance, and slipped into an old tennis jacket of striped blue flannel. Then, hatless, his hands in his pockets, he leisurely crossed the floor and sat down in one of the chairs that were arranged in files upon the floor in front of the telegraph inclosure. He scrutinized again the dispatches and orders that he held in his hands; then, having fixed them in his memory, tore them into very small bits, looking vaguely about the room, developing his plan of campaign for the morning.

In a sense Landry Court had a double personality. Away from the neighborhood and influence of La Salle Street he was "rattle-brained," absent-minded, impractical, and easily excited, the last fellow in the world to be trusted with any business responsibility. But the thunder of the streets around the Board of Trade, and, above all, the movement and atmosphere of the floor itself, awoke within him a very different Landry Court; a whole new set of nerves came into being with the tap of the gong, a whole new system of brain machinery began to move with the first figure called in the Pit. And from that instant until the close of the session no floor trader, no broker's clerk nor scalper was more alert, more shrewd, or kept his head more surely than the same young fellow who confused his social engagements for the evening of the same day.

From the corridors on the ground floor up through the south doors came the Pit traders in increasing groups. The noise of footsteps began to echo from the high vaulting of the roof. A messenger boy chanted an unintelligible name.

The groups of traders gradually converged upon the corn and wheat pits. The official reporter climbed to his perch in the little cage on the edge of the Pit, shutting the door after him. By now the chanting of the messenger boys was an uninterrupted chorus. From all sides of the building and in every direction they crossed and recrossed each other, always running, their hands full of yellow envelopes. From the telephone alcoves came the prolonged, musical rasp of the call bells. In the Western Union booths the keys of the multitude of instruments raged incessantly. Bare-headed young men hurried up to one another, conferred an instant comparing dispatches, then separated, darting away at top speed. Men called to each other half way across the building. Over by the bulletin-boards clerks and agents made careful memoranda of primary receipts, and noted down the amount of wheat on passage, exports and the imports.

And all these sounds, the chatter of the telegraph, the intoning of the messenger boys, the shouts and cries of clerks and traders, the shuffle and trampling of hundreds of feet, the whirring of telephone signals, rose into the troubled air and overhead mingled to form one vast note, prolonged, sustained, that reverberated from vault to vault of the airy roof, and issued from every doorway, every opened window, in one long roll of uninterrupted thunder. In the Wheat Pit the bids, no longer obedient of restraint, began one by one to burst out, like the first isolated shots of a skirmish line. Grossmann, a little Jew broker, had flung out an arm crying "Sell twenty-five May at 95," while two others had almost simultaneously shouted, "Give seven-eighths for May!"

The official reporter had been leaning far over to catch the first quotations, one eye upon the clock at the end of the room. The hour and minute hands formed a right angle.

Then suddenly, cutting squarely athwart the vague crescendo of the floor, came the single incisive stroke of a great gong. Instantly a tumult was unchained. Arms were flung upward in strenuous gestures, and from above the crowding heads in the Wheat Pit a multitude of hands, eager, the fingers extended, leaped into the air. All articulate expression was lost in the single explosion of sound as the traders surged downward to the centre of the Pit, grabbing each other, struggling toward each other, tramping, stamping, charging through with might and main. Promptly the hand on the great dial above the clock stirred and trembled, and as though driven by the tempest breath of the Pit moved upward through the degrees of its circle. It paused, wavered, stopped at length, and on the instant the hundreds of telegraph keys scattered throughout the building began clicking off the news to the whole country, from the Atlantic to the Pacific and from Mackinac to Mexico, that the Chicago market had made a slight advance, and that May wheat, which had closed the day before at .93⅜, had opened that morning at .94⅛.

But the advance brought out no profit-taking sales. The redoubtable Leaycraft and the Porteous trio, Fairchild, Paterson and Goodlock, shook their heads when the Pit offered .94 for parts of their holdings. The price held firm.

—THE COIN FELL HEADS. "ALL RIGHT," HE SAID; "I'LL COME IN"

Goodlock even began to offer .94. At every suspicion of a flurry Grossmann, always with the same gesture as though hurling a javelin, always with the same lamentable wail of distress, cried out

"Sell twenty-five May at .95."

He held his five fingers spread to indicate the number of "contracts," or lots of five thousand bushels, which he wished to sell, each finger representing one "contract."

And it was at this moment that selling orders began suddenly to pour in upon the Gretry-Converse traders. Even other houses—Teller & West, Burbank & Co., Mattieson & Knight—received their share. The movement was inexplicable, puzzling. With a powerful Bull clique dominating the trading and every prospect of a strong market, who was it who ventured to sell short?

Landry among others found himself commissioned to sell His orders were to unload three hundred thousand bushels on any advance over and above .94. He kept his eye on Leaycraft, certain that he would force up the figure. But, as it happened, it was not Leaycraft but the Porteous trio who made the advance. Standing in the centre of the Pit, Paterson suddenly flung up his hand and drew it toward him, clutching the air—the conventional gesture of the buyer.

"Give an eighth for May."

Landry was at him in a second. Twenty voices shouted "sold," and as many traders sprang toward him with outstretched arms. Landry, however, was before them, and his rush carried Paterson half-way across the middle space of the Pit.

"Sold, sold."

Paterson nodded, and as Landry noted down the transaction the hand on the dial advanced again, and again held firm.

But after this the activity of the Pit fell away. The trading languished. By degrees the tension of the opening was relaxed. Landry, however, had refrained from selling more than ten "contracts" to Paterson. He had a feeling that another advance would come later. Rapidly he made his plans. He would sell another fifty thousand bushels if the price went to .94⅝, and would then "feel" the market, letting go small lots here and there to test its strength; then, the instant he felt the market strong enough, throw a full hundred thousand upon it with a rush before it had time to break He could feel—almost at his very finger-tips—how this market moved, how it strengthened, how it weakened. He knew just when to nurse it, to humor it, to let it settle, and when to crowd it, when to hustle it, when it would stand rough handling

The Porteous trio and Leaycraft kept the price steady at 94⅝, but showed no inclination to force it higher. For a full five minutes not a trade was recorded. The Pit waited for the Report on the Visible Supply.

As the interest in the immediate situation declined the crowd in the Pit grew less dense. Portions of it were deserted; even Grossmann, discouraged, retired to a bench under the visitors' gallery. And a spirit of horse-play, sheer foolishness, strangely inconsistent with the hot-eyed excitement of the few moments after the opening, invaded the remaining groups. Leaycraft, the formidable, as well as Paterson and the Porteous gang, and even the solemn Winston, found an apparently inexhaustible diversion in folding their telegrams into pointed javelins and sending them sailing across the room, watching the course of the missiles with profound gravity. A visitor in the gallery—no doubt a Western farmer on a holiday—having put his feet upon the rail, the entire Pit began to groan, "Boots, boots, boots!"

A little later a certain broker came scurrying across the floor from the direction of the telephone room. Panting, he flung himself up the steps of the Pit, forced his way among the traders with vigorous workings of his elbows, and shouted a bid.

"He's sick," shouted Hirsch. "Look out, he's sick. He's going to have a fit" He grabbed the broker by both arms and hustled him into the centre of the Pit. The others caught up the cry, a score of hands pushed the newcomer from man to man. The Pit traders clutched him, pulled his necktie loose, knocked off his hat, vociferating all the while at top voice, "He's sick! He's sick!"

Other brokers and traders came up, and Grossmann, mistaking the commotion for a flurry, ran into the Pit, his eyes wide, waving his arm and wailing:

"Sell twenty-five May at .95."

But the victim, good-natured, readjusted his battered hat, and again repeated his bid

"Ah, go to bed," protested Hirsch.

"He's the man who struck Billy Patterson"

"Say, a horse bit him. Look out for him; he's going to have a duck fit

The incident appeared to be the inspiration for a new "josh" that had a great success, and a group of traders organized themselves into an "anti-cravat committee," and made the rounds of the Pit, twitching the carefully tied scarfs of the unwary out of place. Grossmann, indignant at "t'ose monkey-doodle prazeness," withdrew from the centre of the Pit. But while he stood with his back turned in front of Leaycraft muttering his disgust, this one, while carrying on a grave conversation with his neighbor, carefully stuck a file of paper javelins all around the Jew's hatband, and then—still without mirth and still continuing to talk—set them on fire. Landry could see by now that .94⅝ was as high a figure as he could reasonably expect that morning, and so began to "work off" his selling orders. Little by little he sold the wheat "short," till all but one large lot was gone. Then all at once, and for no discoverable immediate reason, wheat, amid an explosion of shouts and vociferations, jumped to .94⅞, and before the Pit could take breath had advanced another eighth, broken to one-quarter, then jumped to the five-eighths mark.

(Continued on Page 30)

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The Saturday Evening Post is the oldest journal in America, having appeared regularly every week for the past 174 years, except for the short period when Philadelphia was in the hands of the British Army. The magazine was founded in 1728 and was edited and published by Benjamin Franklin, in whose day it was known as The Pennsylvania Gazette. In 1765 the publication passed into other hands but its name continued until 1821 when it was changed to The Saturday Evening Post. The magazine was purchased in 1897 by The Curtis Publishing Company. It now has a paid circulation of more than 350,000 copies weekly

Poor Richard Junior's Philosophy

¶ The breath of suspicion is often perfumed with cloves.

¶ The so-called man of letters is too often a man of one letter.

¶ One who has sense enough to take advice has too much sense to need it.

¶ The finger of Providence can always be easily traced in the misfortunes of others.

¶ The rooster which crows the loudest may be the next one to grace the dinner-table.

¶ The rain falls upon the just and the unjust, but some just escape it by staying under cover.

¶ What poverty looks like depends on whether it is seen with the naked eye or through a gold-rimmed lorgnette.

¶ The mills are never turned by the water that has passed, says an old song. And bills are never paid by the money that is spent.

¶ If the Democrats should nominate Grover Cleveland there would be enough politics to offset the coal strike. It would be very warming.

Coal, Fifteen Dollars a Ton

THE great mass of Americans are neither millionaires nor paupers. They are busy men, with incomes ranging from $500 to $5000. Usually, with this income, whatever it may be, they have lived just a little more lavishly than was prudent. Their wives' dresses and dinners, their own cigars, would be fitting for the man with double their income. It is the easy-going habit of our race.

We seldom put anything away for a rainy day. Why should it rain?

But—it does rain. It is raining now.

With coal at fifteen dollars a ton, beef thirty cents a pound and every other article of food climbing steadily higher "in sympathy with beef," the cost of living has increased one-third since last winter, while our wants and the money in our pockets remain exactly the same. The grinning skull-head of poverty is thrust this fall into many a house where it never was seen before.

What are we going to do about it? Every family among us will have a chance before spring to show of what stuff we are made by our answer to that question.

Of course we all cry alike, "Give up the least essential things." But what are the least essential?

Shall we put out the fire in the living-room and keep up our Sunday terrapin suppers? Shall we cut down the meat in the family soup-pot and subscribe as usual for a box at the opera? Is reality or show more essential to us?

Then again, if the rich man gives no balls "on account of the stringency of the times," so making his bank account larger, what will become of florists, caterers and modistes—worthy folk who feed on folly?

And again: the opera, to which the Smiths only go to be in the fashion, gives more actual strength for living to the Blacks than would an ox, roasted whole.

Not one of us can judge what is essential for our neighbor, so let us agree to let him alone this winter and to deal as best we can with this ugly death's-head in our own houses. Don't let's lie about it in order to hide it. Don't buy the new gown or give the donation that you can't afford. Money is not an essential to you. But honor and sincerity and plain dealing are essentials.

If the Blacks must have music or starve, they will be willing to sit in the gallery. If it is your friends who are essential to you and not the reputation of entertaining, you will ask them as usual to your table, and give them yourself and cold mutton, not terrapin and champagne.

Don't let us go about groaning. We can do without anything that money can buy; but we cannot do without courage and good humor and a little wholesome pleasure and fun every day.

The ugly thing is in our houses, but it will be gone some time. Let us make the best of it, help our neighbors to bear it—laugh at it if we can.

In the poor houses near Pompeii you will find that the peasants have made tables and chairs, even their beds, of tufa—the very web and matter of death.

This hard winter, coming with its deadly chill, will serve us as well if it makes our lives simpler, more sincere and more friendly.

A National Eight-Hour Day

AN IMPORTANT economic and sociological experiment now being carried out under the direction of the Navy Department will be watched with the keenest interest by political economists no less than sociologists. At the Brooklyn Navy Yard there is under construction a first-class battleship. The wages of men in Government yards, it is officially stated, are forty per cent. higher than those paid in private yards, and the Government employee is given a vacation every year on full pay; the man working in a private yard takes his vacation at his own expense. There is still another heavy item against the Government. The Government works its men only eight hours a day; the contractor has established a minimum of ten.

Clearly, then, the Government is at a disadvantage to the extent of over forty per cent. paid in wages and two-tenths less returned in labor reckoned in money cost and productiveness on the basis of a day's work, and with this handicap it must be hopelessly outclassed when brought in competition with private industry.

Yet it is claimed that the disadvantages are more apparent than real. The advocates of the eight-hour day assert that it is as profitable as the ten hour; that a man working eight hours is able to do better and more work than one who labors ten hours. In the one case he is fresher and more vigorous, and can keep up an even stroke from the moment the bell rings in the morning until he lays down his tools at night; in the other he is fagged out and loiters toward the end of his stint, or else he keeps going on his nerve instead of on his muscle. The building of this ship will perhaps throw some light on this complicated problem. The average day's labor has been, in less than a century, reduced from fourteen and twelve hours to ten, in some cases even to eight. It is admitted that labor to-day working ten hours is more effective than it was in the first quarter of the last century when it worked from two to four hours longer. Why may not the present century discover that eight hours are still more profitable than ten?

That is really the great sociological question involved in the building of the vessel. It is the beginning of the agitation for a national eight-hour day. The time and money required to build this ship may, in a measure, show whether higher wages and shorter hours have an economic value, or whether when a certain point is passed capital is simply making a gratuity to labor for which it can expect no financial return.

Sudden Wealth, Snobs and Smart Sets

UNDER the leadership and inspiration of New York every city in the country is, with true American rapidity, developing a fashionable society. It is directed chiefly by the wives, sons and daughters of rich or successful men. It is devoted chiefly to spending time and money in unproductive and more or less frivolous forms of self amusement. The character of this "set" varies slightly for each locality—but, after all, only slightly. The sameness of the people composing it, the sameness of its opportunities and aims, the world-neighborliness which railway and telegraph and printing press have brought about, prevent any notable differences. To dress, to talk, to eat, to drive, to entertain, to bring up one's children, all in accord with the standards of "good form" established by the aristocratic societies of Europe, to spend each day in pleasures that permit one to shift most of the labor and all the thinking and providing to hirelings of divers degrees—these are its aims and in increasing measure its accomplishments.

The cause of this phenomenon is clear. Under the influence of universal freedom, universal opportunity and universal toil, vast wealth has suddenly come to the American people, vast fortunes to a comparatively few whom chance or merit, or both, placed where they could benefit most. This sudden wealth, coming to a people whose characteristics are energy, restlessness and lightning-like adaptability, has all in a day relieved a relatively small but, in another aspect, very numerous and most influential part of each large community from the necessity of labor.

A great many of these continue to cherish the ideals of a life of useful labor, continue to exert all their resources in ways of helpful industry, continue to set a worthy example to their children and their fellow-citizens. But a great many others have adopted those alien ideals of the aristocracy of idleness and the vulgarity of toil which appeal so strongly to the vanity and other ancient weaknesses of the human animal the world over.

For this state of affairs the women are in the main responsible. Our women, like our men, inherit the American energy and restlessness. Where circumstances compel they work in the home, the shop, the factory, the office, in the fine American way. But where circumstances do not compel they seek other outlets for their restless energy. And thus we find rich wives and daughters organizing elaborate establishments and fashionable "sets" and international circuits, and devoting themselves to erecting the life of frivolity and show into a career that will at once fill their idle hours, gratify their vanity, and give them the sense of doing something ambitious.

Among a people who have always yielded a commanding position to women the power of this new American woman—beautiful in dress and in surroundings, always fascinating in personality, usually clever—could not but be enormous. Is it strange that she weakens the hold of the old ideals upon her husband and upon the men who are drawn to her attractive house? Is it strange that they persuade their consciences to let them neglect to-day's duties while they help her amuse them and herself? Is it strange that she has sons and daughters devoted to her ideals? Is it strange that she gathers about her more and ever more recessionists from the democratic conception of life?

Organized as we are, there is absolutely no useful place for a leisure class. We have no "lower classes" to patronize and philanthropize. We do not wish to be ruled, but on the contrary insist that our public administrators shall be chosen from the main body of the toilers and shall execute, not direct, the popular will.

Since leadership in public and private activity thus falls to the toiler in a democracy, these fashionable "sets" provided by the women of the rich class are wholly alien and hostile to us as a democratic people. And they will inevitably become a menace as their influence extends over the men and women of superior education or natural endowments who should be the leading exponents and guardians of the American ideal.

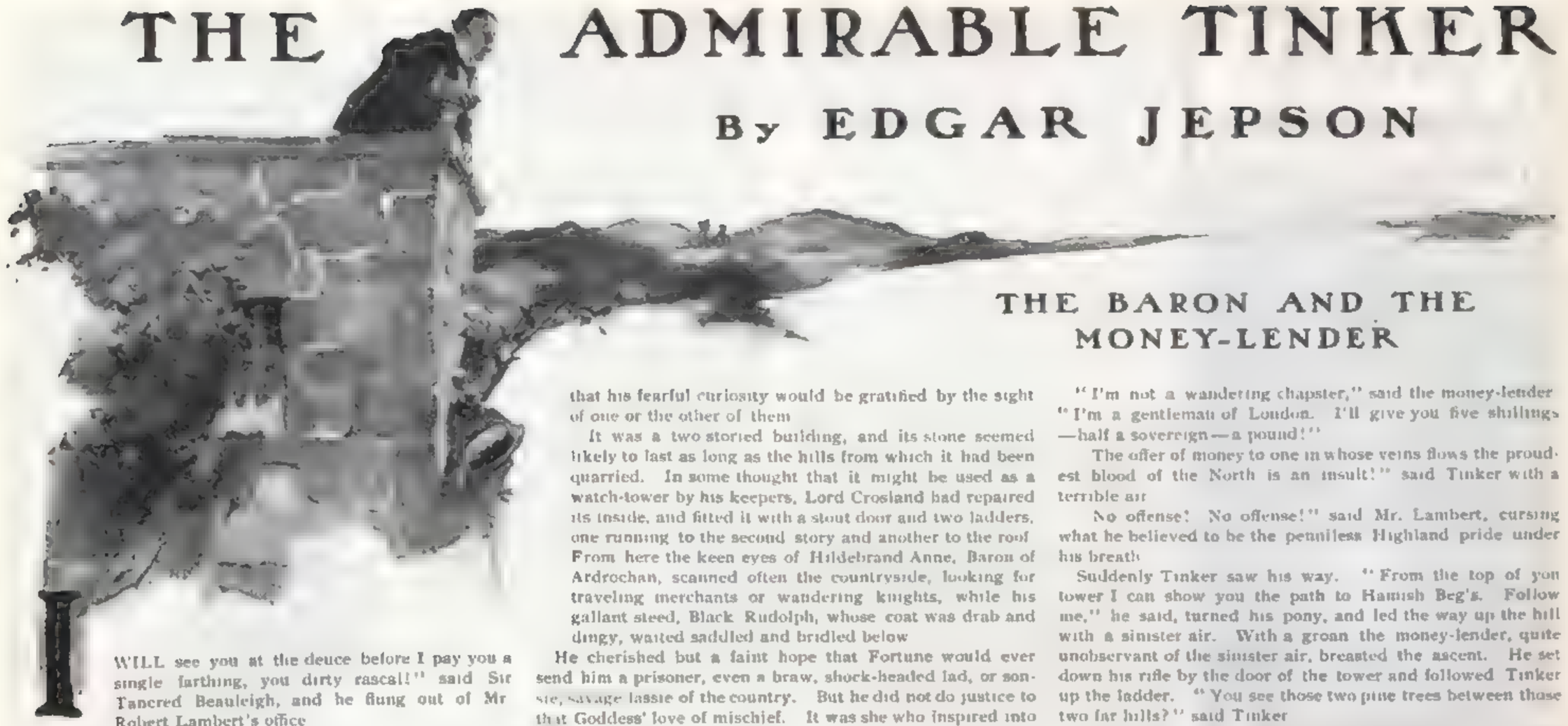
True, "smart sets" are frivolous and inconsequential. But for that very reason they are serious and most consequential.

The remedy is the remedy for all evils—educate, and still educate, and still further educate.

We must not let Europe conquer us and lead us captive to the base superstition that work is degrading, idleness and uselessness ennobling. And as the "community of interest" perpetuates wealth in certain families and groups by mitigating competition, the necessity for this missionary work among the wives and daughters of the prosperous will be most apparent.

THE ADMIRABLE TINKER

By EDGAR JEPSON



THE BARON AND THE MONEY-LENDER

"WILL see you at the deuce before I pay you a single farthing, you dirty rascal!" said Sir Tancred Beauleigh, and he flung out of Mr Robert Lambert's office

Money-lenders are, of course, respectable and worthy men, and it is a pity that there are not more of them. But when it comes to taking the word of Mr. Robert Lambert or of Sir Tancred Beauleigh, I take the word of Sir Tancred Beauleigh. This may be prejudice

No one disputed that Sir Tancred had paid £2400 interest during the five years which had passed since he had borrowed from Mr. Lambert the £1000. The matter in dispute was whether he had in the preceding April paid back the £1000. He said he had; that after an exciting and fortunate evening at the Bridge Club he had the next day paid all his creditors in the West Centre of London, and among them he had paid Mr. Robert Lambert £1150 in fifty-pound notes. Mr. Lambert had promised to send him a receipt and return the promissory note; he had failed to fulfill the promise, and the matter had passed from Sir Tancred's mind till, on the first of October, he had received a demand for the immediate payment of £1450. He had resolved on the instant to go to prison rather than be swindled in this barefaced way, and he had lost no time in informing Mr. Lambert in a very disagreeable manner of his resolve.

That worthy gentleman smiled an uncomfortable and malignant smile at the banged door, and at once gave instructions to his manager to take proceedings. Sir Tancred, accompanied by his angel child, Hildebrand Anne, commonly known as Tinker, caught the midnight mail at Euston, and by the time the indefatigable bailiff had ascertained next day that he had left London was eating his dinner in a secure peace at Ardrochan Lodge, in Ardrochan Forest, which he had borrowed for the while from his friend Lord Crosland.

Hildebrand Anne was used to long periods unenlivened by companions of his own age, and he began forthwith to make the best of the forest. Some days he stalked the red deer with his father; some days were devoted to his education—fencing, boxing and gymnastics; and on the others, riding a shaggy pony, he explored the forest. It was of a comfortable size, forty square miles or thereabouts, stretches of wild heath broken by strips of wood, craggy hills and swamps, full of streams, and abounding in many kinds of animals—an admirable place for Indians, outlaws, brigands and robber barons; and Tinker practiced all these professions in turn with the liveliest satisfaction.

At first it was something of a tax on his imagination to be a whole band of these engaging persons himself, but his imagination presently compassed the task. And when he found his way to the De'il's Den, a low stone tower on a hill some six miles from Ardrochan, his favorite occupation was that of robber baron. It would have been more proper to put the tower to its old use of a lair of a Highland cateran, but, to his shame, Tinker funked the dialect with which such a person must necessarily be cursed

The De'il's Den had earned its name in earlier centuries from the bloody deeds of its first owners. No gillie would go within a mile of it, even in bright sunshine. Tinker's carelessness of its ghosts—a headless woman and a redheaded man with his throat cut—had won him the deepest respect of the village, or rather hamlet, of Ardrochan. Twice he had constrained himself to wait in the tower till dusk, in the hope that his fearful curiosity would be gratified by the sight of one or the other of them

It was a two storied building, and its stone seemed likely to last as long as the hills from which it had been quarried. In some thought that it might be used as a watch-tower by his keepers, Lord Crosland had repaired its inside, and fitted it with a stout door and two ladders, one running to the second story and another to the roof From here the keen eyes of Hildebrand Anne, Baron of Ardrochan, scanned often the countryside, looking for traveling merchants or wandering knights, while his gallant steed, Black Rudolph, whose coat was drab and dingy, waited saddled and bridled below

He cherished but a faint hope that Fortune would ever send him a prisoner, even a braw, shock-headed lad, or sonsie, savage lassie of the country. But he did not do justice to that Goddess' love of mischief. It was she who inspired into Mr. Robert Lambert the desire to shine in the great world, and it was she who gave him the idea of taking for the season Lord Hardacre's house and forest of Tullispaith, in lieu of cash which he would never get. Thither he invited certain spirited young clients who could not refuse to be his guests Thither he came, a week beforehand, to make ready for them

At once he set about becoming an accomplished deer stalker. For three days he rode or tramped about the forest of Tullispaith in search of red deer that, in a quite foolish estimate of their peril, insisted always on putting a hill between themselves and his rifle. On the fourth day he rested, for, though his spirit was willing, his legs were weak This inactivity irked him, for he knew the tireless energy of the English sportsman, and at noon Fortune inspired him with the most disastrous idea of all, the idea of taking a stroll by himself. He took his rifle and a packet of sandwiches, and set out. Now, to the unpracticed eye any one brae, or glen, or burn of Bonnie Scotland is exactly like any other brae, or glen, or burn. He had not gone two miles before he lost his way.

He did not mind, for he was sure that he knew his direction. He was wrong: he may have been like the Orientals in some of his qualities, but he lacked their ingrained sense of orientation; and he was walking steadily away from the house of Tullispaith. He rested often, and he looked often at his watch. He passed over the border of Tullispaith into the forest of Ardrochan, and wandered wearily on and on. The autumn sun was moving down the western sky at a disquieting speed, when at last he caught sight of the De'il's Den, and with a new energy hurried toward it.

About the same time Hildebrand Anne, the robber baron of Ardrochan, caught sight of him, mounted Black Rudolph and rode down to meet him, ready to drag or lure him to his stronghold. The angel face of Tinker had never looked more angelic to human being than it looked to the weary money-lender. He had never seen him before, therefore he had no reason to suppose that it was not the index to an angelic nature. Unfortunately Tinker knew by sight most of his father's friends and enemies, and at the first glance he recognized the squat figure, the thick, square nose and muddy complexion of Mr. Robert Lambert

"My lad," said the money-lender, failing to perceive that he was addressing one of the worst kind of men in all romance, "I've lost my way. I want to get to the house of Tullispaith. Which is the road?"

"There is no road, and it's eight miles away," said Tinker, knitting his brow into the gloomy and forbidding frown of a robber baron

"Eight miles! What am I to do? Where is the nearest place I can get a conveyance?"

"It would be a twenty-mile drive if you got a cart, and there's no cart nearer than Ardrochan, and that's six miles away."

"Well, then, a horse, or a pony, and a guide?"

"You could get a pony at Hamish Beg's, and one of his sons could guide you."

"Where does he live? How can I get there?"

"Three miles the other side of that tower"

"Will you show me the way? I'll give you—I'll give you half a crown."

"Hildebrand Anne, of Ardrochan is not the hired varlet of every wandering chapster," said Tinker with a splendid air.

"I'm not a wandering chapster," said the money-lender "I'm a gentleman of London. I'll give you five shillings—half a sovereign—a pound!"

The offer of money to one in whose veins flows the proudest blood of the North is an insult!" said Tinker with a terrible air

No offense! No offense!" said Mr. Lambert, cursing what he believed to be the penniless Highland pride under his breath

Suddenly Tinker saw his way. "From the top of yon tower I can show you the path to Hamish Beg's. Follow me," he said, turned his pony, and led the way up the hill with a sinister air. With a groan the money-lender, quite unobservant of the sinister air, breasted the ascent. He set down his rifle by the door of the tower and followed Tinker up the ladder. "You see those two pine trees between those two far hills?" said Tinker

Mr. Lambert drew round his field-glasses, and after long fumbling focused them on the pines. "Well?" he said

There was no answer; he turned to his angel guide, and found himself alone on the tower. He ran to the top of the ladder and looked down. At the bottom stood Tinker regarding him with an excellent sardonic smile: "Ha! Ha!" he cried in a gruff, triumphant voice. "Trapped—trapped!" And he turned on his heel.

The money-lender heard the door slam and the key turn in the lock. He ran to the parapet and saw Tinker mounting his pony with an easy grace and the air of one who has performed a meritorious action

"Hi! Hullo! What are you up to?" cried Mr. Lambert.

"Foul extortioner! Your crimes have found you out! You have consigned many a poor soul to the dungeon; it is your turn now," said Tinker with admirable grandiloquence Then, dropping to his ordinary voice, he added plaintively, "Of course it's not really a dungeon; it ought to be underground—with rats But we must make the best of it."

"Look here, my lad," said Mr. Lambert thickly, "I don't want any of your silly games! I shall be late enough home as it is. You unlock that door and show me the way to this Beg's at once! D'ye hear?"

Tinker laughed a good scornful laugh. "Lambert of London," he said, returning to his romantic vein, "to-night reflect on your misdeeds. To-morrow we will treat of your ransom. Hans Breitheim and Jorgan Schwartz, ye answer for this caitiff's safe-keeping with your heads! I charge ye watch him well. To horse, my brave men! We ride to Ardrochan!" And he turned his pony.

The money-lender broke into threats and imprecations, then as the pony drew farther away he passed to entreaties. Tinker never turned his head; he rode on brimming with joyous triumph—he had a real prisoner.

Mr. Lambert shouted after him till he was hoarse; he shouted after him till his voice was a wheezy croak. Tinker passed out of sight without a glance back; and for a while that iron-hearted, inexorable man of many loans sobbed like a little child with mingled rage and fear. Then he scrambled down the ladder and tried the door. There was no chance of his bursting it open; that was a feat far beyond his strength, and though he might have worked the rusted bars out of the window, he could never have forced his rotundity through it Then he bethought himself of passers-by, and hurried back to the top of the tower. There was no one in sight; he shouted and shouted till he lost his voice again; the echoes died away among the empty hills. He leaned upon the parapet waiting, with the faintest hope that the diabolical boy would tire of his joke, return, and set him free. Again and again he asked himself who this boy was who had recognized him in this Scotch desert.

The dusk gathered till he could not see a hundred yards from the tower. Then he came down, struck a match, and examined the bottom room; it was being borne in upon him that he was destined to spend the night in it.

The room was twelve feet square, and the stone floor was clean. In one corner was a pile of heather, but there was no way of stopping up the window, and the night was setting in chill

He went back to the top of the tower; it was dark now He shouted again. The conviction of the hopelessness of his plight was taking a strong hold upon him, and he was

Editor's Note—This is the third of four stories, each complete in itself, of the adventures of The Admirable Tinker. The fourth and last will appear in an early number.

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growing hungry. He stumped wearily round the top of the tower to warm his chilling body, pondering a hundred futile plans of escape, breaking off to consign to perdition the deceptive angel child, and meditating many different revenges. At the end of an hour he went down the ladder and flung himself on the pile of heather in a paroxysm of despair.

Till nearly ten o'clock he went now and again to the top of the tower and shouted. He was beginning to grow very hungry. At ten he buried himself in the heather and slept for an hour. He awoke cold and stiff, and his sensitive stomach, used to the tenderest indulgence, was clamoring angrily. He was learning what the cold and hunger, which, by a skillful manipulation of the laws of his country, he had been able to mete out to many harmless persons with no grudging hand, really were. He went to the top of the tower and shouted fruitlessly; he warmed himself by stamping up and down; then he came and slept again. This was his round all the night through—snatches of uneasy sleep, cold and hungry awakenings, shoutings and stampings round the top of the tower.

Meanwhile Tinker had ridden joyously home, and shown himself in such cheerful spirits during dinner that Sir Tancred had observed him with no little suspicion, wondering if it could really be that he had found opportunities of mischief even in a deer forest. After dinner Tinker went into the kitchen where he found Hamish Beg supping. He talked to him for a while on matters of sport, then he said: "I say, you told me about the headless woman and the red-headed man with his throat cut at the De'il's Den, but you never told me about the man in brown who shouts and waves from the top of the tower, and when you come to it it's empty."

Hamish, the cook, and the two maids burst into a torrent of exclamations in their strange language. "Yes," said Tinker, "a man in brown who shouts and waves from the top of the tower, and when you come to it no one's there."

He kept his story at this, and presently came back to his father, assured that the more loudly Mr. Lambert yelled, and the more wildly he waved, the farther would any inhabitant of Ardrochan fly from the De'il's Den. He went to bed in a gloating joy which kept him awake a full hour; and it was during those wakeful minutes that a memory of Monte Cristo suggested to him that he should gain a practical advantage from what had so far been merely an act of abstract justice.

It was past eleven when Tinker came riding over the hills at the head of his merry but imaginary men. Horribly hungry, but warmed by the sun to a quite passable malignity, the money-lender watched his coming from the top of the tower, pondering how to catch him and thrash him within an inch of his life. He did not know that far more active men than he had cherished vainly that arrogant ambition; and Tinker's cheerful and confident air afforded little encouragement to his purpose.

"Halt!" he cried, reining up his pony. "Hans and Jorgan, is your captive safe? Good. Bring him forth." He turned to his invisible band. "To your quarters, varlets! I would confer alone with the usurious"—he rolled the satisfying word finely off his tongue—"rogue." Hand on hip he sat and watched his merry figments dismount and lead away their horses.

He turned and frowned splendidly on his prisoner. "What think ye of our hospitality, Lambert of London?" he said.

Mr. Lambert scowled; his emotion was too deep for words.

Suddenly Tinker dropped the robber baron and became his frank and engaging self. "I'm sorry to be so late," he said with a charming air of apology, "but I had to send a message to Tullispath to say that you would not be back till Saturday, or perhaps Monday."

"What!" screamed Mr. Lambert. "What do you mean?"

"Well, I didn't want them to hunt for you. I'm going to keep you here till you do what I want," said Tinker with a seraphic smile.

"You young rascal! You mean to try to keep me here!" screamed Mr. Lambert, jumping about in a light but ungainly fashion. "Oh, I'll teach you! I'll make you repent this till your dying day! You think you can keep me here! We shall see! The first shepherd, the first keeper who passes will let me out! And I won't rest"—and he swore an oath quite unfit for boyish ears—"till I've hunted you down!"

"No one will come within a mile of the De'il's Den. It's haunted by a headless woman and a red headed man with his throat cut. But perhaps you've seen them. Besides, I've told them that there's a man in brown who shouts and waves, and then disappears when any one comes to the tower. Why, if they see you they'll run for their lives." He spoke with a convincing quietness.

Mr. Lambert doubled up over the parapet in a gasping anguish.

"You're not going to leave here till you give me a letter for your clerk telling him to hand over Sir Tancred Beaulegh's promissory note," said Tinker.

Mr. Lambert rejected the suggestion in horrible language.

"You bandy words with me!" cried the Baron Hildebrand Anne, of Ardrochan. "Lambert of London, beware! Think, rash rogue, on your grinders! Hans and Jorgan, prepare the red-hot pincers! You have a quarter of an hour to reflect, Lambert."

He flung himself off his pony, tethered it, strode down to the spring which trickled out of the hillside some forty yards away, and came back bearing a big jug full of water.

Mr. Lambert watched him in a bursting fury, at whiles scanning the empty hills with a raging eye.

"The time is up, Lambert of London!" said Tinker presently, very sternly. "Will you ransom your base carcass?" The money-lender turned his back on him with a lofty dignity.

"Ha! Ha! Hunger shall tame that proud spirit!" said the Baron of Ardrochan.

Suddenly the money-lender heard the door opened, and he dashed for the ladder. He scrambled down it in time to hear the key turn again, but the jug of water stood inside. He took it up and drank a deep draft, he had not known that he was so thirsty, and never dreamed that water could be so appetizing. He heard Tinker summon his men, and when he came back to the top of the tower he was riding away. He watched him go with a sinking heart, and since he was so empty it had a good depth to sink to. Twice he opened his mouth to call him back, but greed prevailed.

The day wore wearily through. His spoilt stomach raved at him more and more savagely. Now and again he shouted, but less often as the afternoon drew on, for he knew surely that it was hopeless.

As the dusk fell he found himself remembering Tinker's words about the headless woman and the red-headed man, and began to curse his folly in not having come to terms. At times his hunger was a veritable anguish. This night was a thousand times worse than the night before. His hunger gave him little rest, and he awoke from his brief sleep in fits of abject terror, fancying that the red-headed man was staring in through the window; he saw his gashed throat quite plainly. He grew colder and colder, for he was too faint with hunger to stamp about the top of the tower. Later he must have grown delirious, for he saw the headless woman climbing up the ladder to the second story. It must have been delirium, for the figure he saw wore an ordinary night-rail, whereas the lady of the legend wore a russet gown.

Some years later, as it seemed to him, the dawn came. It grew warmer, and he huddled into the pile of heather and slept.

He was awakened by a shout of "Lambert of London, awake!" and tottering to the window, groaning, he beheld a cold grouse, a three-pound chunk of venison, two loaves and a small bottle of whisky neatly set out on a newspaper. His mouth opened and shut, and opened and shut.

"The letter, rogue! Are you going to give me the letter?" shouted the Baron Hildebrand Anne fiercely.

Mr. Lambert tore himself from the window, and flung himself down on the heather sobbing. "Fourteen hundred and fifty pound!" he moaned. "Fourteen hundred and fifty pound!—and costs!"

Suddenly his wits cleared. What a fool he'd been! Why shouldn't he give the boy the letter, and wire countermanding his instructions? Oh, he had been a fool!

He hurried to the window and cried, "Yes, yes; I'll give it you! Give me the paper; I've got a fountain pen!"

"You'd better have a drink of whisky first; your hand will be too shaky to write your usual handwriting," said the thoughtful Tinker, handing him the bottle along with the note-paper.

Mr. Lambert took a drink and indeed it steadied his hand. Sure that he could make it useless, he wrote a careful and complete letter, lying at full length on the floor, his only possible writing-table. He scrambled up and thrust it through the window, crying, "Here you are! Let me out."

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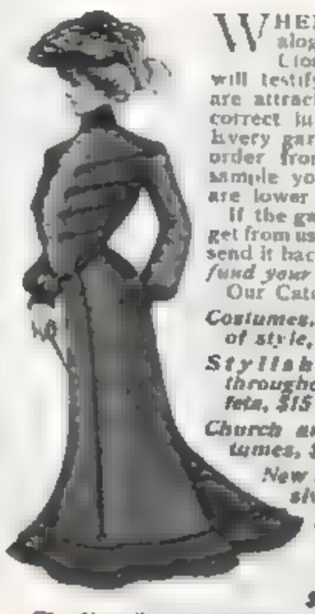

WHEN you see our Catalogue of Suits and Cloaks your judgment will testify that our styles are attractive and novel—correct in cut and pattern. Every garment is made-to-order from the style and sample you choose. Prices are lower than ever before.

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We Pay Express Charges Everywhere.

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Dry on Wet Days—Handsome Always

The sole is built up of leather, cork, leather, rubber, leather; the upper is waterproofed. In dressiness, fit, workmanship, equals any $5 shoe on the market.

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Agents everywhere, or we can fit you by mail (25c. extra for delivery). Tell us [illegible] made.

Write for our new handsome catalogue of latest styles, mailed free.

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to any point in the United States east of the M[illegible] Freight Paid [illegible] x 5½ weight about [illegible] Guaranteed the [illegible] the price. Fire [illegible] Water [illegible] pente[illegible] fro[illegible] buy and pay ban[illegible] finished vault made and the greatest bargain you ever saw.

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Money back if not satisfied.

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The Franklin Printing and Engraving Co.
1007-1011 Superior Street, Toledo, Ohio

Tinker spelled the letter carefully through, and put it into another letter he had already prepared to send to Sir Tancred's solicitors. Then he handed the money-lender a thick venison sandwich, cut while he had been writing.

The tears ran down Mr. Lambert's face as his furious jaws bit into it.

"Don't wolf it!" said Tinker sternly. "Starving men should feed slowly."

Mr. Lambert had no restraint, he did wolf it. Then he asked for more.

"In a quarter of an hour," said Tinker, and he gave him more no sooner for all his clamorous entreaties.

After a second sandwich the money-lender was another man, and Tinker, seeing that he was not ill, said, "I must be going; I have a long ride to post this letter." And he began to hand in the rest of the food through the window.

"Be careful not to eat it all up at once," he said. "It's got to last you till to-morrow."

"What's this! What's this!" cried Mr. Lambert. "You promised to release me when you got the letter!"

"When I get the note, or when my father's solicitor gets it. I've told him to wire."

The money-lender snarled like a dog; his brilliant idea had proved of no good. He stormed, and stormed; Tinker was cheerful but indifferent. He thrust a rug he had brought with him through the window, summoned his phantom band, and rode away.

Mr. Lambert spent a gloomy but, thanks to the soothing of his stomach, a not uncomfortable day. He was very sad that he had lost the chance of swindling Sir Tancred Beauleigh out of £1450; and his sadness and occasional twinges of rheumatism filled him with thoughts of revenge. Slowly he formed a plan of disabling Tinker by an unexpected kick when he opened the door, thrashing him within an inch of his life, riding off on his pony, and leaving him helpless to starve or not, according as he might be found. He passed a dreamless and unhaunted night, and next morning Tinker brought him more food. For some hours he played at robber baron, and now and again held conversations about money-lenders with his band. None of the [illegible] compliments. Mr. Lambert watched him with a sulky malignity and matured his plan.

The next morning he awoke late, but very cheerful at the prospect of freedom and revenge. He came to the window rubbing his hands joyfully, and saw a little parcel hanging from the bars. He opened it and found the key of the door, a little compass and a letter. Swearing at his vanished chance of revenge, he opened it. It ran:

> Fly at once. Steer N. E. for Tulyspath. Hamish believes you are uncanny and has molded a silver bullet out of a half-crown to lay your restless spirit with. His rifel is old-fashuned, but he will not miss and waist the halfcrown he is so thriffty. A SEKRET WORNER

Mr. Lambert steered N. E. at once; he went not like the wind, but as much like the wind as his soft, short legs would carry him. He scanned every bush and gully with fearful eyes; he gave every thicket a wide berth, and every time he saw Hamish, and he saw him behind a thousand bushes and boulders, he shouted, "I'm Mr. Lambert from London! I'm not a spirit!"

It was indeed a wasted and dirty money-lender who reached Tullisparth late in the day. He had but one thought in his mind: to fly immediately after dinner from this expensive and terrifying country. He wired to his guests not to come, he discharged his servants, and as he crossed the border next day he bade farewell to the stern and wild Caledonia in a most impressive malediction.

When Sir Tancred Beauleigh received his lawyer's letter containing the promissory note he was not a little bewildered; Tinker was quick to enlighten him, and he heard that angel child's explanation of his application of mediæval German methods to a modern monetary difficulty with a grateful astonishment.

THE SOCIAL DIVERS

(Concluded from Page 6)

"Well, so long as you don't tumble into his!" I exclaimed. "He must get the chilly mitt. Don't hurt him, but be sure it's final!"

"I'll see to it to-morrow," she said obediently.

"There's another fellow you'd better be careful about," I said.

"Charlie Nesbit?"

"No—a poor devil of a painter," I said.

She paused—paused for quite a long while—and regarded the tip of her shoe.

"What'll he do?" she asked at length.

"Oh, he's done it," I said.

"Done what?"

"What the count did?"

"What did the count do?"

"Fell helplessly, madly, desperately, head over ears in love with you," I whispered. And, the fire going low at this juncture, our hands, already almost touching as they were, met and clasped in the dark.

"I don't think that describes the count's feelings at all," she said, her little hand tightening on my own.

"It describes mine," I whispered. "Hang the count—I mean bless him, for he has served his turn, and I see now why an all-wise Providence was at the trouble of making him—to bring you and me together."

"I'm going to be awfully good to him," she said.

"Dear old count!" I said.

"I knew something extraordinary was going to happen," she said.

"It isn't extraordinary that I should love you," I whispered.

"I meant my loving you," she said.

"Well, it had to come sooner or later," I remarked. "You were sure to love somebody, you know!"

"No, but the thing that frightens me," she said, "was that I nearly—almost—oh, it was the closest thing imaginable!"

"What was?"

"My accepting Mrs. Newlands' invitation!"

"And in that case——!"

"It gives me cold shivers even to think of it. Oh, Lionel, I'm going to be, oh, so good to the count!"

"We really owe it all to him, you know!"

"Every bit!"

"Sweetheart?"

"Yes, dearest!"

"We'll give him the time of his life, won't we?"

The New Natural History

ONE of the most delightful features of a reading by the Rev. Henry Van Dyck consists of the bright bits of conversation and sallies of wit with which he leads up to, and connects, the various selections from his works.

It was at a reading given for charity, recently, at the Waldorf in New York that in introducing himself to his audience the Doctor confessed that his favorite form of literary labor was "going a fishing."

"Now you may not think that going fishing is literary labor at all," he said. "But it is. Fishing is a basis for fiction. You must not suppose, however," he went on, "that all fish stories are false. One of the earliest fish stories on record was absolutely reliable. When Peter said: 'Lord, we have labored all night and have taken nothing,' that was a *true* fish story; one, the like of which is not on record for any time since."

A little further on in the reading Doctor Van Dyck confided to his interested hearers that in his opinion there were two distinct departments in ornithology: "other birds and English sparrows."

Doctor Van Dyck professed a great fondness for the "other birds." "But I am forming a society," he said, "of which the lists for membership are still open. It is a society for the encouragement of the wearing of English sparrows upon women's bonnets."

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is not 50 per cent. to 100 per cent better than you [illegible] best and best coal [illegible] use to furnish a [illegible] NOTE it Steel Range [illegible] a clean saving of $10 to $[illegible] quality considered. [illegible] Write for free catalogue of all styles and sizes, with or without reservoir, for city, town or country use.

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The READING TABLE

Some Famous Witticisms

Henry Ward Beecher was full almost to bursting of humor, and Spurgeon's talk, and even his sermons, sparkled with wit. To a long-winded brother who was to preach in Plymouth Church, the former whispered: 'Right under your feet is a genuine Baptist pool. The spring is under my foot. If the preacher is dry and long I touch the spring and let him in." Spurgeon once said that some preachers would make good martyrs; they were so dry that they would burn well. "Brethren," said he one day, "if God had referred the Ark to a committee on naval affairs, it is my opinion that it wouldn't have been built yet." The scholarly Doctor Bethune, of the Dutch Reformed Church, gave utterance to many felicitous *mots*. When a short, slender Baptist minister was introduced to him he said: "Shrunk after the wetting, I see."

Wit has often been an effective weapon in Parliamentary assemblies—a weapon which Pulteney, Onslow, Sheridan, Cavour and Bismarck used with electrical effect. William Pulteney was both a wit and a humorist. His style was brilliant, incisive and penetrating. He could brighten the dullest topics and make them sparkle by his odd and droll illustrations, as well as by his picturesque allusions. Walpole, the Premier, said that he feared Pulteney's tongue more than another man's sword. It was Pulteney who said that the heads of parties are like the heads of snakes, which are carried on by their tails; and again, it was he who spoke of the House of Lords as "that Hospital of Invalids." Few *jeux d'esprit* illuminated the matter-of-fact speeches of the great master of bribery; yet it was Walpole who characterized the gratitude of place-expectants as "a lively sense of favors to come"; and it was he who, when in 1739 the British Parliament, against his judgment, voted to make war on Spain, at which the bells were rung with joy, exclaimed: "You ring the bells now; you will soon be *wringing your hands*."

A Daring Retort to King George

It was a strange idiosyncrasy of De Quincey to be skeptical of the truth of every story of a brilliant repartee. But, aside from the retorts one has read in print, every person has heard personally more than one bright or stinging retort. It is said that Horne Tooke, who excelled in that duel like controversy exhibited by two disputants when pitted against each other with only the breadth of a mahogany board between them, was exceedingly quick and sharp at retort. When he made his most deadly thrusts it was with a smiling countenance, and without seeming effort or emotion. Replying to a man who contended that only land owners should be allowed to vote at elections, he said: "Pray tell me how many acres does it take to make a *twisteare?*" When asked by George III whether he ever played cards, he replied: "I cannot, Your Majesty, tell a king from a knave." What can be more uniquely comic than his saying to his brother, "You and I, my dear brother, have inverted the laws of Nature: you have risen in the world by your gravity, and I have fallen by my levity?" When Ward, a tonguey member of Parliament who was wont to pass off cut and dry speeches for impromptu ones, criticised Rogers' Italy, the banker-poet retorted with the following:

Ward has no heart, they say; but I deny it,
He has a heart, and gets his speeches by it.

No one needs to be told which party in matrimonial contests excels in repartee. "My dear wife," said a lord of creation, "I wish you would keep your temper." "My dear husband," was the reply, "I wish you would get rid of yours." "I was mounted on the very smallest mule in the world," said Bassompière, French Ambassador to Spain, describing to Henry IV his entry into Madrid. "Ah!" exclaimed the king, "what an amusing sight to see the biggest ass mounted on the smallest mule!" "I was Your Majesty's representative," was the quiet but caustic rejoinder. What Disraeli calls "a good story and true," is told, in a letter to his sister, of Daniel Webster, whom he describes as having "a fine brow, lofty and broad, and beetled, deep-set eyes, and a swarthy complexion." Lord Brougham asked Webster to dine with him, and next day sent him a card headed, "To remind." Webster immediately answered by another card headed, "To acknowledge."

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The normal temperature of the body should be always the same at labor or at rest. The temperature of the blood at the surface regulates the heat of the body.

Underwear is warm when it keeps this heat of the blood from escaping

"Belfast Mesh" Solves the Problem. Woolen Underwear is Doomed

WOOL is naturally porous, and therefore holds dry air, which is a non-conductor.

WOOL has poor absorbent properties; therefore does not take up and eliminate excretions and moisture easily.

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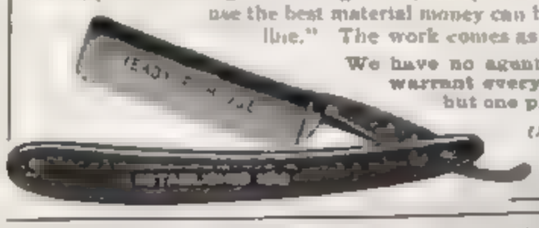

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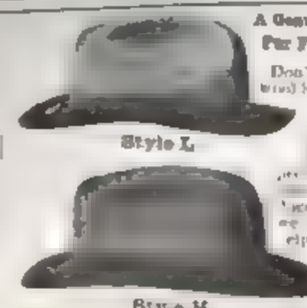

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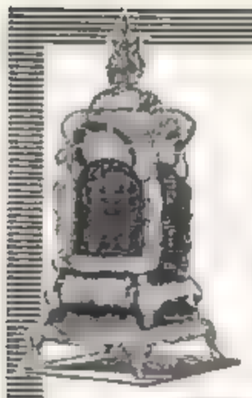

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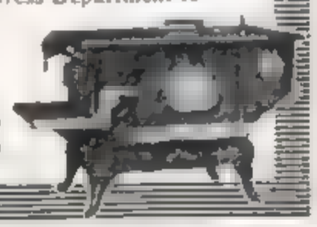

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The Fatted Calf

By Charles Battell Loomis

I had a little doggy who went and bit a calf,
And though he did it jokingly I really couldn't laugh;
I cut a little birch rod and took him down a peg—
Because you see the calf he bit was one that's on my leg.

The President's Notable Memory

"Mr. Jesse Lynch Williams," remarked a Washingtonian, "has a much higher place in the world of letters than his modesty permits him to believe. President Roosevelt, for example, whose judgment in literary matters is considered sound, places Williams in a class with the late Stephen Crane.

"Recently Mr. Williams, while in Washington, had occasion to call at the White House, and in a personal letter to me tells with quaint unaffectedness the story of his meeting with the President.

"'Secretary Cortelyou,' writes Mr. Williams, 'was most obliging, and while I was talking to him the President came out, and to my surprise remembered me, but I did not get a thing out of him. I confess it to my shame, though I had a three-minute interview with him.' The first minute he consumed in telling me how "delighted" he was to see me, the second in regretting that he had not known that I was in town (!), and the third in informing me how much he liked my work.

"'By that time my chest was sticking out so far that the President easily escaped unobserved into the next room, where the Cabinet was waiting for him to have done with making me feel pleased with myself. I left the White House, grinning and making the disappointed office-seekers, who had scowled at me, think that I had secured what I wanted, but I hadn't at all—though it wasn't until I got half-way back to the hotel that I realized that fact and what a vain chump I had been. I had supposed that I was too old a hand at interviewing to be put off the scent so easily.

"'P. S.—What I meant to remark about the President—if I hadn't become so much interested in boasting of what he said to me—was the wondrous memory of the man. I had met him but once and then only for a couple of minutes, and yet he not only remembered that fact but recalled more of our conversation than I did! That meeting took place about three years ago. When you stop to think of what he has been doing in those three years and the number of men he has met and chatted with, feats of memory like that seem truly appalling. No wonder young men swear by him. You bet I do!'"

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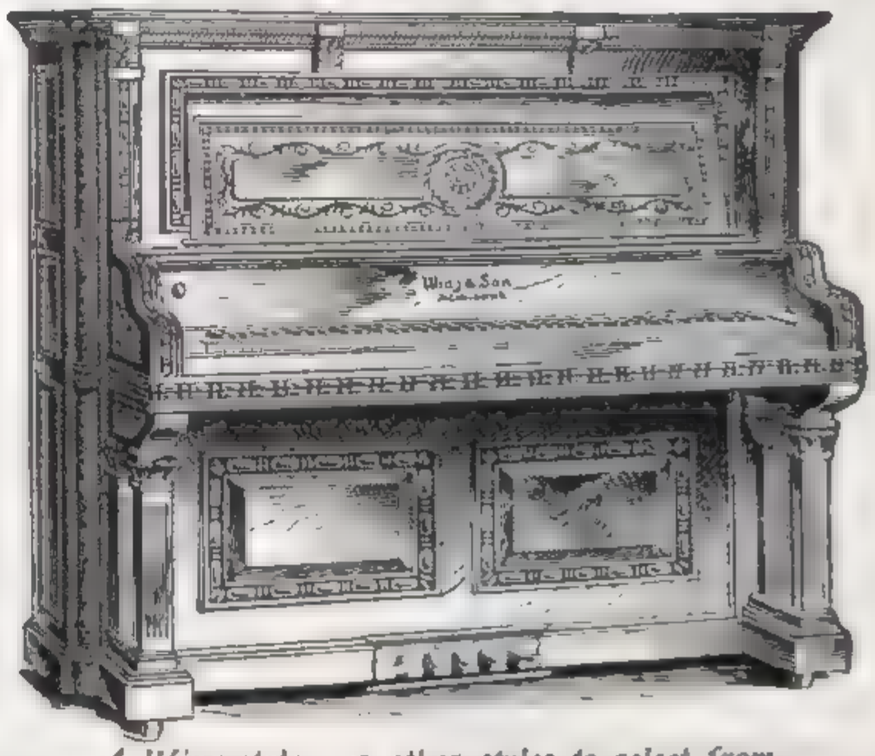

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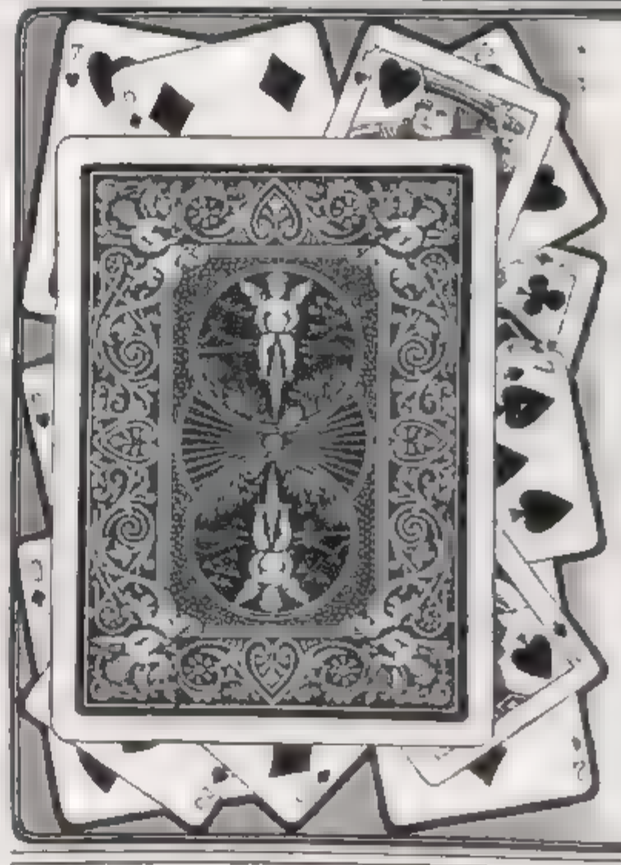

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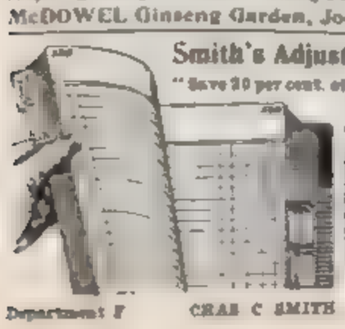

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Between the Lines

IF SCOTLAND is not burning, to quote the language of the old song, it is likely to be set aflame soon by the invasion of the English marauder, T. W. H. Crosland, author of The Unspeakable Scot. Mr. Crosland, who is a burly and emphatic Londoner, feels it is his mission to show the Scot that "his vogue is due to indifference, and in letters, politics and journalism he has done little." Here are some light and airy characterizations

"The Scot is the daw with the peacock's tail of his own painting. He is the ass who has been at pains to cultivate the convincing roar of a lion." And again, "He comes to London, for an English chance is his birth right. Soon, forby, shall he be living in chambers, and writing idiot books, or he shall swell and hector and fume in the sub-editor's office of a penny paper."

Mr. Crosland's foray across the border comes late, for the extreme vogue of kailyard literature has passed. Moreover, it comes inopportunely, since one of the most conspicuous of the new literary figures of the past year has been a Scotsman, George Douglas Brown. A year ago his name was unknown. To-day it is written large in the obituary columns. A few months of fame, and then the end. That is the story of this young Scottish journalist who has just died in London at the age of thirty-three. His House with the Green Shutters is a grim and even terrible book. It is a convincing picture in gray and black of a sordid, dismal existence in an Ayrshire village. All the four principal characters find a ghastly death at the end But the power and actuality of the book grip the reader

Like Stephen Crane the author was a poor journalist and a realist, but Crane's realism was accompanied by a different order of psychologic insight, to borrow the jargon of the reviewers. Like Crane he has passed prematurely, but poor Crane knew a few years of success after the day when a New York editor, struck by the force of one of his short stories, extracted from the shy and unknown boy The Red Badge of Courage and promptly urged its publication

The Editor Who Killed His Author's Hero

The wholesale destruction which closes Mr. Brown's remarkable book has a parallel in a Scandinavian romance wherein most of the characters are suddenly removed at the end by the aid of dynamite. In the case of Richard Marsh's Mrs. Musgrave and Her Husband the tale closes with the destruction of father, mother and child. On the other hand, an enterprising novelist once accomplished a successful resurrection. He was a Canadian and his tale set forth the variegated experiences of an adventurer whose career closed, with apparent finality, in an effort to swim the rapids below Niagara. There was a description of his buffetings which abounded in thrills, and finally a closing sentence which read something like this: "And then a great wave overwhelmed him and dashed out his life's breath." Now the author, who was a novice in fiction, had given a free hand to an editor as regards revision. The meaning of this last sentence seemed clear but the construction somewhat faulty, and the editor changed it to read, "dashed out his life." The book was published. Its appearance was promptly followed by an agonized letter from the author.

"Good Heavens!" he wrote, "you have killed my hero, and I have written a sequel in which he is the leading character." And the author went on to explain that he intended the adventurer simply to disappear beneath the wave, but to come to the surface later, and finally to resume his career in Paris

The situation was an embarrassing one. The editor with the blood of the hero on his hands could do nothing but proffer vain regrets. The author after a season of despair cut the Gordian knot by calmly publishing his sequel with the resurrected hero, and, much to his relief, the world apparently took no exceptions. This seems to indicate that the connection between a novel and a sequel is not necessarily intimate in the minds of readers.

It is like a historical revival to find in the autumn lists a novel by Mrs. Augusta Evans Wilson. The St. Elmo of this popular Southern writer was probably more widely read than any American story with the exception of Uncle Tom's Cabin, Ben Hur, David Harum, and possibly two or three others. The present generation is prone to forget that there were great men before Agamemnon, which may be interpreted to mean

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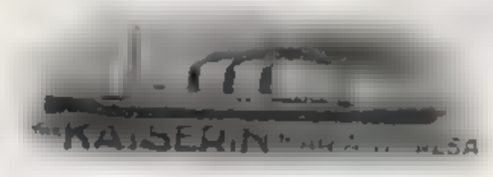

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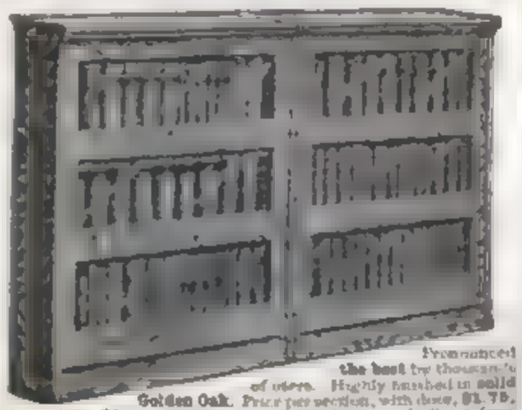

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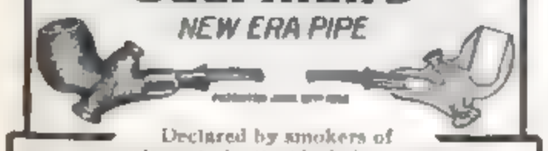

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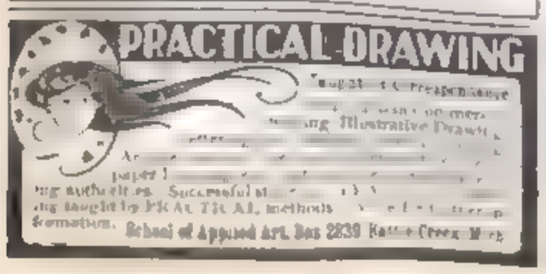

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"great sellers"—books like The Lamplighter, Queechy, The Wide, Wide World, Rutledge, St. Elmo and other delights of a preceding generation. One curious feature of Mrs. Wilson's literary career lies in the fact that one of her novels, Macaria, which appeared in 1862, was issued under a copyright taken out at Richmond under the authority of the Confederate States of America.

Another of the forthcoming autumn novels, Mr. E. W. Hornung's Shadow of the Rope, suggests the potentiality of either clever criminality or its cleverer detection as a successful factor in fiction. Mr. Hornung is the brother-in-law of Sir Arthur Conan Doyle, the creator of Sherlock Holmes. Mr. Hornung himself has created an uncommonly interesting criminal, Raffles, whose acuteness and unfailing resourcefulness rival the qualities of the great detective.

After Mr. Hornung's graduation from Uppingham School in England he spent some time in Australia as a journalist, and his earlier novels dealt with Australian life. They attracted only a modest measure of attention, but with the appearance of Raffles, and his assistant and biographer, Bunny, who plays the part of the doctor in Sherlock Holmes, Mr. Hornung impressed himself upon the public. Evidently the public is by no means necessarily on the side of law and order in fiction. They applaud the clever detective, but they also thrill when the wholly unprincipled Raffles triumphs over the law and its minions. It is interesting to find these brothers-in-law developing the elements of mystery and suspended interest, and solving most ingenious problems, one working under the ægis of the law, and the other exploiting the "grafters" and producing a hero from the submerged world. So far as story-telling is concerned Dick Turpin evidently retains his popularity.

Davis and the Bunco Steerer

It was a representative of the submerged world, by the way, who unwittingly launched Mr. Richard Harding Davis on his successful career. As the story goes, Mr. Davis came to New York to seek a journalistic opening and was crossing City Hall Park on his way to the Sun office when he was "struck" by a confidence man. Whether it was a gold-brick story or a proposition connected with cards the deponent fails to say, but the result was nothing for the striker and an experience for Mr. Davis. This experience was promptly woven into a tale which secured for the writer a place upon the staff of the Evening Sun, wherein other sprightly sketches appeared. In that office Mr. Davis did varied work, including making up the paper under the hot stress of evening journalism, until the appearance of Gallegher in a magazine and the publication of a volume of stories gained for him a reputation. His brief career as editor of Harper's Weekly was his last regular connection with journalism, although he has since undertaken many special commissions, but possibly he remembers the confidence man with a certain feeling of gratitude. The submerged world has its elements of romance and Mr. Davis is nothing if not romantic, although the highly romantic quality of his various soldiers of fortune, including Captain Macklin, who is about to make his bow to the public, is that of the adventurous knight errant, and very different from that of the chevaliers of industry.

On the Trail of Hamilton

The fact that Mrs. Gertrude Atherton spent a long time last year among the islands of the West Indies, in search of undiscovered material regarding the life of Alexander Hamilton, rendered it possible for her to write her recently published novel, The Conqueror, which has attracted wide attention on account of its unique study of Hamilton's career.

"I found that no one—no student of history, no biographer of Hamilton—had ever been over the records which I unearthed and examined," she says.

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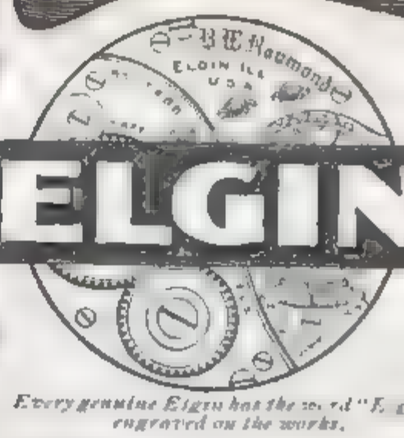

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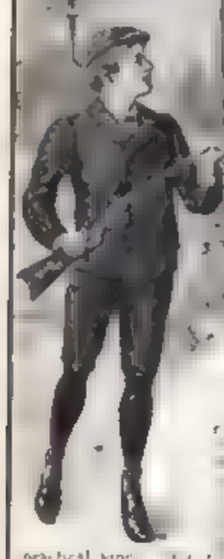

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Pedigree Plants

By RENÉ BACHE

VERITABLE miracles are being accomplished nowadays by people who call themselves plant breeders, and who are experts in an art that is entirely new. They are applying to the vegetable world certain natural laws which hitherto have been utilized by man in regard to animals only, and as a result they have already brought into being many vegetable marvels. You can go to one of these persons and say to him: "I want a certain kind of plum, quite unlike any fruit now in existence. It must be of such and such a shape and color, and in certain other respects must correspond to definite specifications. How soon can you have it ready for me?"

You can have it in two years from now the expert will perhaps reply. He makes a note of the matter in his order-book, and when the time arrives you get your new variety of plum. If you should like something absolutely novel in the way of a bean, you have only to mention it; and so it is with anything else in the line of vegetables or fruits.

The production of new varieties to order has become a regular business. On his great farm at Santa Rosa, California, Mr. Luther Burbank devotes his attention exclusively to wonder-work of this sort. His fruits and vegetables might have come from the orchards and gardens of the Arabian Nights. Some of them are simply astonishing. Not long ago somebody playfully suggested to him that at all events he would never be able to grow white blackberries. It was only a joke, but Mr. Burbank did not take it that way. He promptly went to work and, after some experimentation, produced a white variety of blackberry, which is not only delicious in flavor but beautiful to look upon.

An Eight-Leaved Clover

It has come to be realized that a plant is a plastic and mobile thing—that by proper treatment it may be made to alter its form and even its habits to an almost limitless extent. Flower growers ascertained this fact and utilized it long before the practice of plant breeding, based upon it, was taken up by producers of fruits and vegetables. Think of what has been accomplished in the development of the pansy, the chrysanthemum, the violet, the rose and the carnation! Breeders of field crops ought to do quite as well. De Vries, of Holland, has already succeeded in putting the common red clover through such a course as to increase the number of its leaflets from three to eight.

For centuries American farmers, without quite realizing what they were about, have been engaged in the most extensive plant-breeding experiment ever carried out. From year to year, while husking, they have been compelled to take up in the hand each ear of corn, and have chosen annually the largest and best-formed ears for seed. As a result, the yield of corn to-day is probably twenty per cent greater than it would have been without such selection. By careful breeding the agriculturists of our Northwestern States and Canada have obtained varieties of corn adapted to regions far north of its former habitat. And Professor Hopkins, of Illinois, has shown recently that the percentages of nitrogen and oil in maize—its most valuable constituents—may be increased by suitable propagation.

At the Agricultural Experiment Station in Minnesota experiments have been made during the last few years in the breeding of improved wheats. To begin with, hundreds of varieties of wheats were obtained from

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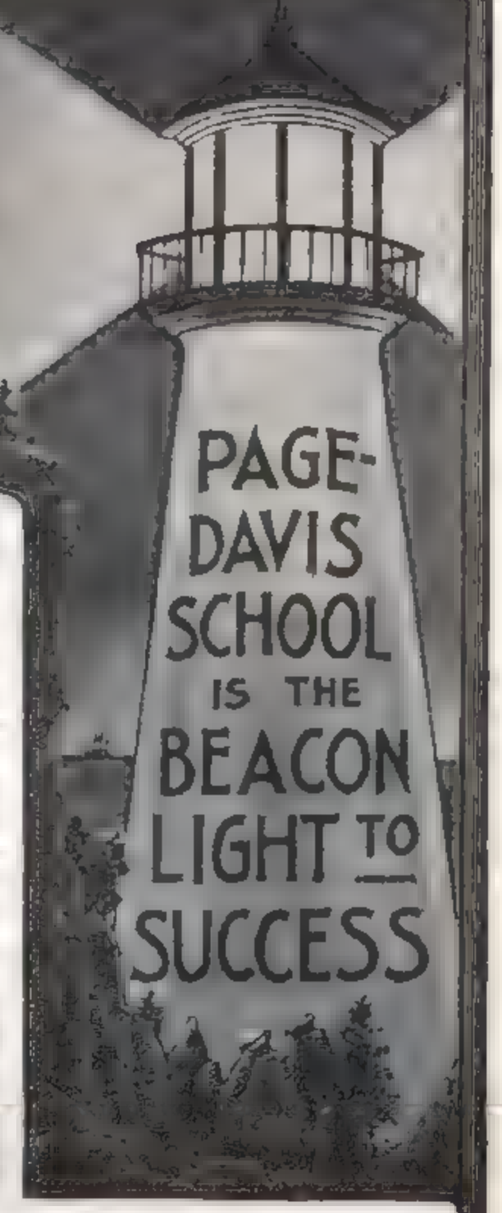

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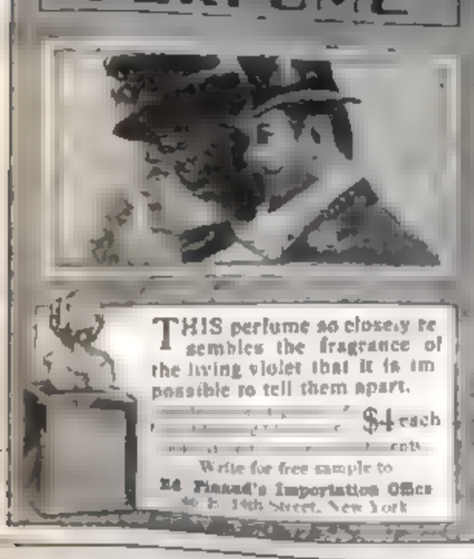

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all parts of the world, and from these ten were chosen as foundation stocks. From each stock, grown in little patches, ten stalks of heaviest yield were selected, and these one hundred mother plants were saved over for the next season. Eventually all but thirty were thrown out, and the seed of these was used for planting nursery plots

The process of selection did not end here. It was carried on and on, the wheat being obliged finally to run the gauntlet of milling and baking tests. If it was still perfectly satisfactory, implying that it was better than anything of its particular kind seen before, it was distributed to chosen farmers, who planted small fields with it, and who were expected, if they wished to be again chosen, to raise and sell to neighbors large quantities of the new variety. Two new varieties, which have been produced in this way, will repay the State of Minnesota in a few years all the money expended up to date in the work of plant breeding.

As for corn, it has been found that the best way to obtain improved varieties is to secure the cooperation of farmers who will take an interest in the matter and who will practice proper breeding methods with such aid as an experiment station can give. Thus in Illinois a limited number of farmers have been organized into a so called Corn-Breeders' Association. With a large field of a superior variety of corn the grower can easily select those ears which excel in yield, and which show a large percentage of the darker interior of the kernel, indicating richness in nitrogen When practicable a few kernels from each ear are analyzed, and these ears are used for "mothers

The ten leading field crops of the United States annually yield nearly $2,000,000,000 worth of plant products. Enormous as is this aggregate, it can be largely increased within a few years, in the opinion of Professor W. M. Hays, who contributes to the latest Year Book of the Department of Agriculture a most interesting article, to which the writer is largely indebted for his material. Professor Hays says that the wealth of the world and the pleasure of living have already been greatly increased by plant breeding, though as yet only a start has been made toward accomplishing all that is possible in this direction

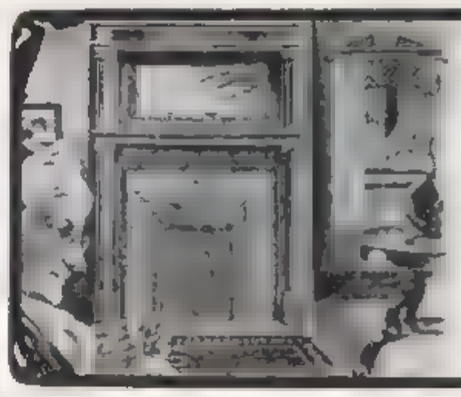
Our Debt to the Plant Breeders

Many thousands of new varieties of potatoes have been originated since the vegetable was first discovered in Peru, and some of these have been specially bred for their large percentage of starch. The tomato of fifty years ago, which was not considered good to eat in most parts of New England, though it was cultivated as an ornamental plant, was a very different vegetable from what it is now, structurally and otherwise, as it was practically four or five separate fruits packed into one, with the skin running deep into the fissures. But the plant breeder has succeeded in putting the compound growth into a smooth skin, while increasing the size and improving the flavor

Within the past half-dozen years the Minnesota Experiment Station has produced flax thirty-two inches tall from varieties twenty-six inches in height, thus increasing the length of the fibre more than twenty per cent. Already the "sea-island" cotton has been made by similar means the finest in the world. Every year a patch of it is grown from selected seed, and the seeds produced by the best plants in the patch are held over for the following season. In this way the length and fineness of the fibre have been steadily improved, until now this kind of cotton commands the highest price in the market.

Many wonderful things have already been accomplished with fruits by selection and cross breeding. The Catawba, Isabella and Concord grapes were all wild native American seedlings, accidentally found. The Seckel pear was a chance seedling found near Philadelphia more than a century ago, and the Newtown pippin, introduced two hundred years ago, had a similar history. The Baldwin apple was discovered on a farm in Eastern Massachusetts and its origin has been commemorated by a monument placed where the first seedling stood. These were lucky accidents, improved by people who had the intelligence to take advantage of them

But it is not possible here to give more than a slight suggestion of the wonders already accomplished by the plant breeder, whose art is destined in the near future to supply the world with many miracles such as nobody has yet dreamed of—miracles of a substantial kind, which will add materially to the riches and comfort of mankind.



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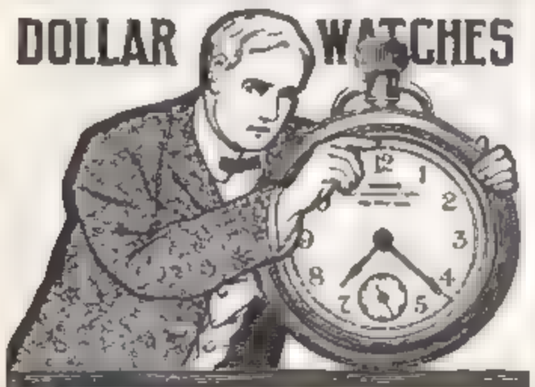

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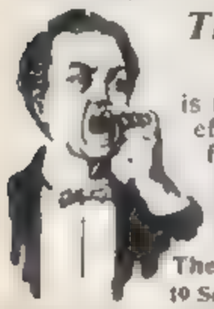

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(Continued from Page 9)

should to marry 'em; say you saw your old girl a few days ago and found you loved her still, or something from the same trough, and stick to it. Take what you deserve. If they hold you up to the bull-ring, the only thing you can do is to propose to take the whole bunch to Utah, and let 'em share and share alike. That'll settle it. Be firm."

"As a rock, sir."

I made Jack come downtown and lunch with me, but when I started him off, about two o'clock, he looked so like a cat padding up the back stairs to where she knows there's a little canary meat—scared, but happy—that I said once more: "Now be firm, Jack."

"Firm's the word, sir," was the resolute answer

"And unyielding."

"As the old guard." And Jack puffed himself out till he was as chesty as a pigeon on a barn roof, and swung off down the street looking mighty fine and manly from the rear.

I never really got the straight of it, but I pieced together these particulars later. At the corner there was a flower store. Jack stepped inside and sent a box of roses by special messenger to Miss Curzon, so there might be something to start conversation when he got there. Two blocks farther on he passed a second florist's, turned back and sent some lilies to Miss Moore, for fear she might think he'd forgotten her during the hour or more before he could work around to her house. Then he chased about and found a third florist, from whom he ordered some violets for Miss Churchill, to remind her that she had promised him the first dance at the Blairs' that night. Your Ma told me that Jack had nice instincts about these little things which women like, and always put a good deal of heavy thought into selecting his flowers for them. It's been my experience that a critter who has instincts instead of sense belongs in the bushes with the dicky-birds.

No one ever knew just what happened to Jack during the next three hours. He showed up at his club about five o'clock with a mighty conceited set to his jaw, but it dropped as if the spring had broken when he caught sight of me waiting for him in the reading-room

"You here?" he asked as he threw himself into a chair.

"You bet," I said. "I wanted to hear how you made out. You settled the whole business, I take it?" but I knew mighty well from his looks that he hadn't settled anything.

"Not—not exactly—that is to say, entirely; but I've made a very satisfactory beginning."

"Began it all over again, I suppose."

This hit so near the truth that Jack jumped in spite of himself, and then he burst out with a really swear. I couldn't have been more surprised if your Ma had cussed.

"Damn it, sir, I won't stand any more of your confounded meddling. Those letters were a piece of outrageous brutality. I'm breaking with the girls, but I've gone about it in a gentler and, I hope, more dignified way."

"Jack, I don't believe any such stuff and guff. You're tied up to them harder and tighter than ever."

I could see I'd made a bull's-eye, for Jack began to bluster, but I cut him short with.

"Go to the devil your own way," and walked out of the club. I reckon that Jack felt mighty disturbed for as much as an hour, but a good dinner took the creases out of his system. He'd found that Miss Moore didn't intend to go to the Blairs', and that Miss Curzon had planned to go to a dance with her sister somewheres else, so he calculated on having a clear track for a trial spin with Miss Churchill

I surprised your Ma a good deal that evening by allowing that I'd go to the Blairs' myself, for it looked to me as if the finals might be trotted there, and I thought I'd better be around, because, while I didn't see much chance of getting any sense into Jack's head, I felt I ought to do what I could for his father's sake.

Jack was talking to Miss Churchill when I came into the room, and he was tending to business so strictly that he didn't see me bearing down on him from one side of the room, nor Edith Curzon's sister, Mrs. Dick, a mighty capable young married woman, bearing down on him from the other, nor Miss Curzon, with one of his roses in her hair, watching him from a corner. There must have been a council of war between the sisters that afternoon, and a change of their plans for the evening

Mrs Dick beat me stalking Jack, but I was just behind, a close second. He didn't see

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—Shakespeare.

SUCH A FEAST AS A QUEEN WOULD SERVE A KING SHOULD BE CROWNED WITH THE MOST DELECTABLE OF ALL DESSERTS

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her until she got right up to him and rapped him on the arm with her fan.

"Dear Jack," she says, all smiles and sugar—"Dear Jack, I've just heard. Edith has told me, though I'd suspected something for a long, long time, you rogue," and she fetched him another kittenish clip with the fan.

Jack looked like I saw old Miss Curley, the president of the Good Templars back in Missouri, look once at a party when she half-swallowed a spoonful of her ice cream before she discovered that it was flavored with liquor. But he stammered something and hurried Miss Churchill away, though not before a fellow who was going by had wrung his hand and cried, "Congratulations, old chap. Just heard the news."

Jack's only idea seemed to travel, and to travel far and fast, and he dragged his partner along to the other end of the room, while I followed the band. We had almost gone the length of the course, when Jack, who had been staring ahead mighty hard, shyed and balked, for there, not ten feet away, stood Miss Moore, carrying his lilies, and blushing and smiling at something young Blakeley was saying to her.

I reckon Jack guessed what that something was, but just then Blakeley caught sight of him and rushed up to where he was standing.

"I congratulate you, Jack," he said. "Miss Moore's a charming girl."

And now Miss Churchill slipped her hand from his arm and turned and looked at Jack. Her lips were laughing, but there was something in her eye which made Jack turn his own away.

"Oh, you lucky Jack," she laughed. "You twice lucky Jack!"

Jack simply curled up. "Wretched mistake somewhere," he mumbled. "Awfully hot here—get you a glass of water," and he rushed off. He dodged around Miss Moore, and made a flank movement which got him by Miss Curzon and safely to the door. He kept on; I followed.

I had to go to New York on business next day. Jack had already gone there, bought a ticket for Europe, and was just loafing around the pier trying to hurry the steamer off. I went down to see him start, and he looked so blamed scared and miserable that I'd have felt sorry for him if I hadn't seen him look miserable before.

"Is it generally known, sir, do you think?" he asked me humbly. "Can't you hush it up somehow?"

"Hush it up! You might as well say 'Shoo!' to the Limited and expect it to stop for you."

"Mr. Graham, I'm simply heartbroken over it all. I know I shall never reach Liverpool. I'll go mad on the voyage across, and throw myself overboard. I'm too delicately strung to stand a thing of this sort."

"Delicate rats! You haven't nerve enough not to stand it," I said. "Brace up and be a man, and let this be a lesson to you. Good-by."

Jack took my hand sort of mechanically and looked at me without seeing me, for his grief-dimmed eyes, in straying along the deck, had lit on that pretty little Southern baggage, Fanny Fairfax. And as I started off he was leaning over her in the same old way, looking into her brown eyes as if he saw a full-course dinner there.

"Think of *your* being on board!" I heard him say. "I'm the luckiest fellow alive; by Jove, I am!"

I gave Jack up, and an ex-grass widow is keeping him in order now. I don't go much on grass widows, but I give her credit for doing a pretty good job. She's got Jack so tame that he eats out of her hand, and so well trained that he don't allow strangers to pet him.

I inherited one Jack—I couldn't help that. But I don't propose to wake up and find another one in the family. So you write me what's what by return. Judging from what I saw of Helen Heath on the way home, and from what I've found out about her and her family since, I reckon I can turn you over to her to keep in order with a clear conscience.

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92

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THE PIT

(Continued from Page 11)

It was the Report on the Visible Supply beyond question, and though it had not yet been posted, this sudden flurry was an indication that it would be large.

A few moments later it was bulletined in the gallery beneath the dial, and proved a tremendous surprise to nearly every man upon the floor. No one had imagined the supply was so ample. Hirsch, Kelly, Grossmann, Leaycraft, the stolid Winston and the excitable Rusbridge were all hard at it in an instant. The price began to give. Suddenly it broke.

Landry was beside himself. He had not foreseen this break. There was no reckoning on that cursed "visible," and he still had fifty thousand bushels to dispose of. There was no telling now how low the price might sink. He must act quickly, radically. He fought his way toward the Porteous crowd, reached over the shoulder of the little Jew, Grossmann, who stood in his way, and thrust his hand into Paterson's face, shouting.

"Sell fifty May at ⅞."

It was the last one of his unaccountable selling orders of the early morning.

The other shook his head.

"Sell fifty May at ¾."

Suddenly some instinct warned Landry that another break was coming. It was in the very air around him. He could almost physically feel the pressure of renewed avalanches of wheat crowding down the price. Desperate, he grabbed Paterson by the shoulder.

"Sell fifty May at ⅝."

"Sold," vociferated the other, as though answering a challenge.

And in the heart of this confusion, in this downward rush of the price, Luck, the golden goddess, passed with the flirt and flash of glittering wings, and hardly before the ticker in Gretry's office had signaled the decline the memorandum of the trade was down upon Landry's card, and Curtis Jadwin stood pledged to deliver, before noon on the last day of May, one million bushels of wheat into the hands of the representatives of the great Bulls of the Board of Trade.

(TO BE CONTINUED)

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and profit by my experience? If you are in doubt how you can improve your position in life; if you feel that your work is not what you are best fitted for; that you are not earning as much salary as you ought—**write to me at once.** I wish that you might sit for one short half hour in one of the easy chairs in my library; then we could talk to each other face to face. However, you can write me. Tell me what you are doing, and how much you are earning. Tell me whether you like your present employment. Perhaps you feel that your talent demands another line of work, yet you dare not consider giving up your present employment, because you must live. Perhaps you would like some one to advise you what to do.

My position as President of a great educational institution brings me into close and confidential relations with young people in all parts of the country. Whatever your difficulty may be, it is more than likely that I have given advice to many others similarly troubled. Few men have been more fortunate than I in having an opportunity to study the needs of the young people of our country, and the best methods of starting them right.

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I want to say further to you that the Board of Directors voted at a recent meeting that a

Free Tuition Contract

be issued to ambitious persons who come to us well recommended. Under this contract the only *immediate* expense is for cost of instruction papers, postage, etc., and no tuition fee will be required until you have studied with us and we have placed you in a position. Our Situation Department advertises all over the country for positions for our students, and we are able to place a great many of our graduates in good paying positions.

See Our Half-Page Announcement, headed "Do You Need an Employee?"

in the September 27th issue of THE SATURDAY EVENING POST. This advertisement cost us $400. and was for the sole purpose of acquainting large business houses with our Situation Department.

I want to say also that our Sales Department finds a market for our students' work in Illustrating and Ad-Writing. I don't mean to say that they buy everything that is sent in to them; they do buy, however, *good work*.

If any of our courses interest you, be sure and mention the subject when you write me. Address a personal letter to my private office, and tell me what your trouble seems to be. If, through my experience, my advice may be of value to you, I shall be pleased to give you all the assistance in my power.

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